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Insurance Losses, Collision Coverages Passenger Cars, Vans, Pickups, and Utility Vehicles

1982 Models During Their First Year
1981 Models During Their First Two Years
1980 Models During Their First Three Years

Research Report HLDI R82-2
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Summary

This Highway Loss Data Institute report describes variations in both the frequencies and the sizes of collision coverage claims for damage to 1980, 1981, and 1982 model year passenger cars, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Cars

- Among the high-volume 1982 cars, the four-door Oldsmobile Delta 88 had the best collision coverage loss experience and the Mazda RX-7 the worst. Among the low-volume cars, the Chevrolet Corvette had the worst results and the four-door Mercury Marquis and the two-door Buick LeSabre the best.

- Eight of the ten 1982 model year cars with the best collision coverage loss experience were either regular four-door models or station wagons and all but one were domestic models.

- The 1982 model year cars with the worst collision coverage loss experience were all either regular two-door models or sports or specialty models and most were imported models.

- Two-door models consistently had higher collision losses than comparably-sized four-door models and station wagons.

Vans, Pickups, Utility Vehicles

- Among the vans, pickups, and utility vehicles, small utility vehicles and small pickups had the highest average loss payments per insured vehicle year and vans and large utility vehicles had the lowest.

- For pickups and utility vehicles, there were pronounced size relationships; small pickups had higher collision coverage loss results than standard pickups and small utility vehicles had higher losses than the larger models.

- Small pickups and standard pickups had approximately equal average loss payments per claim, but the small pickups had significantly higher claim frequencies. In general, the standard pickups had better than average claim frequencies, but their average loss payments per claim were higher than average.

- For the different size utility vehicles, the claim frequencies were approximately the same, but the average loss payments per claim were much larger for the small utility vehicles. All utility vehicles had better than average claim frequencies, but most of the small and intermediate utility vehicles had average loss payments per claim which were worse than average.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses associated with motor vehicle use and especially the ways such losses vary among different kinds of vehicles.

This report describes the collision coverage loss experience of 1982 models during their first year of availability, 1981 models during their first two years, and 1980 models during their first three years. Results are presented for passenger cars, vans, pickup trucks, and utility vehicles.*

This report is based on collision coverage and loss data supplied by eleven insurers: Aetna, Allstate, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, State Farm, Travelers, and USAA. Detailed explanations of data sources and methods of analysis are given in HLDI report R82-1. A complete list of the vehicle classifications by make, series, body style, and size class appears in Appendix A and definitions are given in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing vehicle-related damage to people and property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

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* A separate, supplemental volume to this report, *Appendices to R82-2*, is available upon request. It contains detailed claim frequency and average loss payment per claim results for two classes of deductibles and for youthful and no youthful operators. The supplement also provides separate, detailed results by year of availability for 1980 and 1981 models.

Results and Discussion

The results in this report are presented in two sections. The first section summarizes variations in both the frequencies and the sizes of collision claims for damage to private passenger cars from three model years: 1982 models during their first year of availability, 1981 models during their first two years, and 1980 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under non-commercial collision coverages.

The results were standardized in order to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two non-vehicle factors ensures that their mix is the same for each result. Therefore, to the extent that age distributions within each operator age group and amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias comparisons among the various results. Other non-vehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, where 100 represents the average for *all passenger cars* of each model year. Thus, for example, the relative average loss payment per insured vehicle year of 55 for the 1982 four-door Oldsmobile Delta 88 (Table 1) indicates a result which is 45 percent below the result for all 1982 model year passenger cars combined. The results for vans, pickup trucks, and utility vehicles are also shown relative to the *all passenger car* results, even though they did not contribute to the overall average. This enables comparisons of the present passenger car results with similar results from earlier reports, which also were based only on the loss experience of passenger cars.

Passenger Cars

The results for the 1982 model passenger cars were based on 660,000 insured vehicle years of exposure, those for the 1981 models on 3.1 million insured vehicle years, and those for the 1980 models on 6.4 million insured vehicle years. It should be noted that results for several low-volume foreign makes, such as BMW, Mercedes Benz, and Volvo, were included for 1981 and 1982 models but were not included in the HLDI data base for model years prior to 1981. Results are not given for any individual vehicle series with less than 1,000 insured vehicle years of exposure, and for this reason individual results are not presented for cars from many of the smaller-selling importers. Generally, the greater the exposure associated with a result, the more confidence can be placed in it.

1982 Models During Their First Year

Table 1 summarizes the 1982 model year passenger cars with the best and worst collision coverage loss experience during their first year of availability. Separate results are shown for high-volume cars (those with at least one percent of the total exposure for the model year) and low-volume cars (those with less than one percent of the exposure).

The cars listed in Table 1 were taken from the 149 individual 1982 vehicle series which had more than 1,000 insured vehicle years of exposure. Twenty-six of those series were high-volume cars, each accounting for at least one percent of the total 1982 model year exposure.

Among the high-volume cars, the four-door Oldsmobile Delta 88 (55) had the best collision coverage loss experience. Among the low-volume cars, the four-door Mercury Marquis (44) and two-door Buick LeSabre (44) had relative average loss payments per insured vehicle year less than one-half the average for all 1982 models combined. Of the ten series with the best collision coverage loss experience listed in Table 1, four were regular four-door models and four others were station wagons. Nine of the ten were manufactured in the United States, seven by General Motors.

Six of the ten cars listed with the worst collision coverage results were sports or specialty models and the rest were small two-door models. Seven of the ten were imported models. Among the high-volume cars, the Mazda RX-7 (197) had the worst results and among low-volume cars the Chevrolet Corvette (274) had the worst results.

TABLE 1

Relative Average Loss Payments Per Insured Vehicle Year for 1982 Model Year Cars With the Best and Worst Collision Coverage Loss Experience*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Oldsmobile Delta 88	4 Dr.	55	Mazda RX-7	Sp.	197
	Ford Escort	S.W.	61	Chevrolet Camaro	Sp.	180
	Chevrolet Cavalier	S.W.	64	Ford Mustang	2 Dr.	140
	Honda Accord	4 Dr.	73	Toyota Celica	2 Dr.	135
	Oldsmobile Cutlass	4 Dr.	75	Datsun 210	2 Dr.	132
LOW VOLUME (Less than 1% of total exposure)	Mercury Marquis	4 Dr.	44	Chevrolet Corvette	Sp.	274
	Buick LeSabre	2 Dr.	44	Datsun 280 ZX	Sp.	234
	Buick Regal	S.W.	52	BMW 320i	Sp.	233
	Pontiac Bonneville	S.W	55	Datsun 280 ZX 2 + 2	Sp.	193
	Buick Century	2 Dr.	58	Dodge Challenger	2 Dr.	193

*100 represents the average for all 1982 cars.

Figure 1 shows the average loss payments per insured vehicle year for 1982 models by car size and body style group — sports and specialty models, regular two-door models, regular four-door models, and station wagons. These results are presented relative to the result for all 1982 cars combined, with the value 100 representing the average loss payment per insured vehicle year of $136.

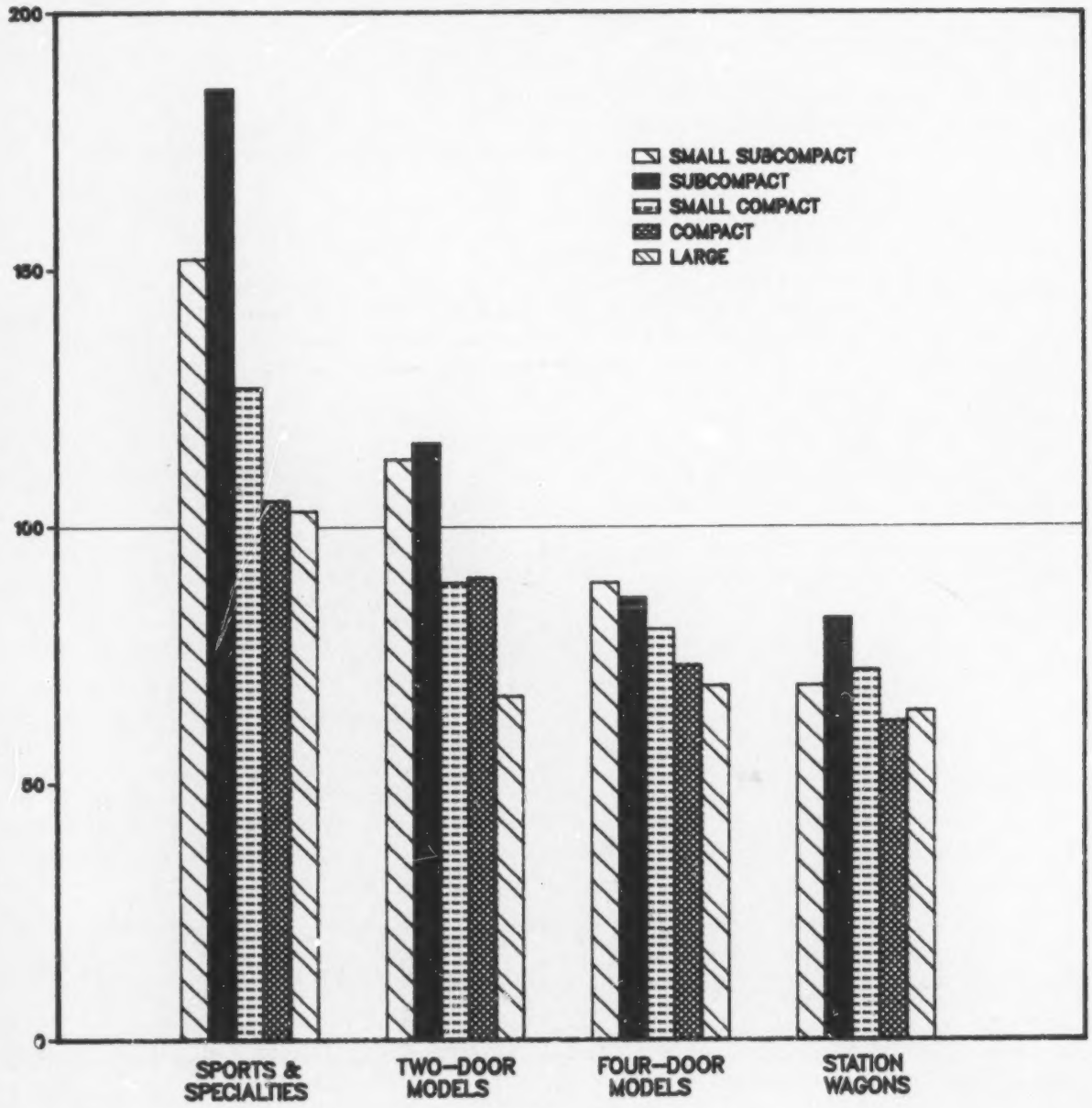
Figure 1 shows that the sports and specialty models of all sizes and the small two-door models had average loss payments per insured vehicle year which were higher than the average for all 1982 models combined; the small subcompact and subcompact sports models had particularly bad collision coverage loss experience. Figure 1 also shows that regular two-door models generally had higher average loss payments per insured vehicle year than regular four-door models and station wagons of the same size.

Table 5 (page 9) presents detailed collision coverage results for all 1982 model year cars with at least 1,000 insured vehicle years of exposure. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories - claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the result for all cars combined in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each car size subgroup.

The standardized results for all 1982 cars combined were 9.8 for claim frequency, $1,385 for average loss payment per claim, and $136 for average loss payment per insured vehicle year.

FIGURE 1

Collision Coverages
Relative Average Loss Payments Per Insured Vehicle Year
1982 Model Year Passenger Cars



1981 Models During Their First Two Years

Table 2 summarizes the 1981 model year passenger cars with the best and worst collision coverage loss experience during their first two years of availability. The cars listed in Table 2 were taken from the 187 individual 1981 vehicle series which had more than 1,000 insured vehicle years of exposure. Twenty-seven of those series were high-volume cars, each accounting for at least one percent of the total 1981 model year exposure.

Among the high-volume cars, the Ford Escort station wagon had the lowest average loss payment per insured vehicle year. The other high-volume cars with the best collision coverage loss results were all four-door models manufactured by General Motors. All low-volume cars with the best results were also either four-door models or station wagons manufactured in the United States.

All of the 1981 models with the worst collision coverage loss experience were sports or specialty models or small two-door models, and seven of the ten were imported. All five of the low-volume models listed had average loss payments per insured vehicle year which were more than double the average for all 1981 models combined.

TABLE 2

Relative Average Loss Payments Per Insured Vehicle Year for 1981 Model Year Cars With the Best and Worst Collision Coverage Loss Experience*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Ford Escort	S.W.	64	Toyota Celica	2 Dr.	140
	Buick Century	4 Dr.	67	Chevrolet Camaro	Sp.	135
	Oldsmobile Delta 88	4 Dr.	67	Toyota Corolla	2 Dr.	126
	Chevrolet Malibu	4 Dr.	71	Ford Mustang	2 Dr.	120
	Oldsmobile Cutlass	4 Dr.	71	Toyota Corolla Tercel	2 Dr.	119
LOW VOLUME (Less than 1% of total exposure)	Chevrolet Impala	4 Dr.	60	BMW 320i	Sp.	246
	Buick Century	S.W.	62	Chevrolet Corvette	Sp.	242
	Ford Fairmont	S.W.	63	Fiat Spider 2000	Sp.	240
	Ford LTD	4 Dr.	64	Datsun 280 ZX	Sp.	233
	Mercury Marquis	4 Dr.	65	Volkswagen Scirocco	2 Dr.	220

*100 represents the average for all 1981 cars.

Table 6 (page 16) presents detailed collision coverage results for all 1981 models with at least 1,000 insured vehicle years of exposure. The results displayed are the combined results for the first two years of the 1981 models and are presented by body style group and car size subgroup.

The standardized results for all 1981 cars combined for both years of availability were 9.6 for claim frequency, $1,312 for average loss payment per claim, and $127 for average loss payment per insured vehicle year.

The results in Table 6 are very similar to those in Table 5 for the 1982 models; sports and specialty models had the highest average loss payments per insured vehicle year in each car size group and regular two-door models consistently had higher losses than comparably-sized four-door models and station wagons.

1980 Models During Their First Three Years

Table 3 summarizes the 1980 model year passenger cars with the best and worst collision coverage loss experience during their first three years of availability. The cars listed were taken from the 167 individual 1980 vehicle series which had more than 1,000 insured vehicle years of exposure.

As with 1981 models, all of the cars with the best collision coverage results were four-door models or station wagons, and all those with the worst results were sports or specialty models or small two-door models. All of the cars with the best experience were domestically produced and most of those with the worst results were imported models.

The high-volume cars with the the lowest average loss payments per insured vehicle year were all four-door models made by General Motors. The Datsun 200SX had the highest loss results among the high-volume cars. All five of the low-volume cars with the worst collision coverage loss results had average loss payments per insured vehicle year which were more than twice the average for all 1980 cars combined. The Porsche 924 Coupe (283) and Porsche 911 Coupe (272) had especially poor results.

TABLE 3

Relative Average Loss Payments Per Insured Vehicle Year for 1980 Model Year Cars With the Best and Worst Collision Coverage Loss Experience*

	Best			Worst		
HIGH VOLUME (At least 1% of total exposure)	Buick Century	4 Dr.	69	Datsun 200 SX	2 Dr.	174
	Oldsmobile Cutlass	4 Dr.	73	Toyota Celica	2 Dr.	126
	Chevrolet Malibu	4 Dr.	74	Chevrolet Camaro	Sp.	124
	Chevrolet Citation	4 Dr.	77	Ford Mustang	2 Dr.	120
	Chevrolet Chevette	4 Dr.	79	Datsun 310	2 Dr.	118
LOW VOLUME (Less than 1% of total exposure)	Ford LTD	4 Dr.	62	Porsche 924 Coupe	Sp.	283
	Dodge Aspen	S.W.	63	Porsche 911 Coupe	Sp.	272
	Buick Century	S.W.	63	Chevrolet Corvette	Sp.	234
	Pontiac Grand LeMans	S.W.	64	Datsun 280 ZX	Sp.	220
	Chevrolet Malibu	S.W.	64	Fiat X 1/9	Sp.	219
	Chrysler Newport	4 Dr.	64			

*100 represents the average for all 1980 cars.

Table 7 (page 23) presents detailed collision coverage results for all 1980 models with at least 1,000 insured vehicle years of exposure. The results displayed are the combined results for the first three years of the 1980 models.

The standardized results for all 1980 cars combined for all three years of availability were 9.4 for claim frequency, $1,238 for average loss payment per claim, and $116 for average loss payment per insured vehicle year.

Table 7 shows that sports and specialty models, especially the smaller ones, had above-average collision loss results and that regular two-door models had higher losses than four-door models and station wagons of the same size.

Results by Model Year and Years Since Introduction

Table 4 summarizes the collision coverage results for 1980, 1981, and 1982 passenger cars, tabulated separately for each year following their introduction.

Caution is necessary when comparing results across model years, because the vehicle mix, both by size and body style, has been changing during this period. In particular, the proportion of the total exposure from four-door and sports models has been growing (note, however, that prior to the 1981 model year it was not possible for some models to distinguish two-door models from four-door models and in such cases the cars were grouped with the two-door models).

TABLE 4

Collision Coverages
Loss Payment Summary by Model Year and Years Since Introduction
1980-1982 Model Year Passenger Cars

	Years Since Introduction	1982 Models	1981 Models	1980 Models
Claim Frequency Per 100 Insured Vehicle Years	1st:	9.8	9.5	9.8
	2nd:		9.7	9.7
	3rd:			9.0
	All:	9.8	9.6	9.4
Average Loss Payment Per Claim	1st:	$1,385	$1,352	$1,217
	2nd:		1,300	1,238
	3rd:			1,243
	All:	1,385	1,312	1,238
Average Loss Payment Per Insured Vehicle Year	1st:	$ 136	$ 128	$ 119
	2nd:		126	120
	3rd:			112
	All:	136	127	116

(Text continues on page 30)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	659590	100	100	100
			= 9.8	= $1385	= $ 136
		TWO-DOOR MODELS			
SMALL SUBCOMPACT		80684	113	100	113
VOLKSWAGEN	RABBIT	2962	83	103	85
FORD	ESCORT	14356	92	96	88
AMERICAN	SPIRIT LIFTBACK	1265	108	86	92
DODGE	COLT	1634	93	103	96
CHEVROLET	CHEVETTE	6166	99	98	97
HONDA	CIVIC	8240	112	86	97
PONTIAC	T1000	1080	101	96	97
NISSAN	SENTRA	1924	102	100	102
SUBARU	STANDARD	1509	107	96	102
MAZDA	GLC	3413	109	95	103
TOYOTA	STARLET	2243	116	89	103
MERCURY	LYNX	4099	98	108	106
RENAULT	LE CAR	1194	114	111	126
PLYMOUTH	CHAMP	1445	119	106	127
TOYOTA	COROLLA	10615	138	94	129
DATSUN	310	3486	119	109	130
DATSUN	210	7119	133	99	132
DATSUN	200SX	6025	150	117	175
SUBCOMPACT		71868	113	103	116
CHRYSLER	LE BARON	3006	76	93	71
DODGE	400	1971	86	86	74
DODGE	ARIES	1938	80	98	78
PLYMOUTH	RELIANT	2374	84	98	83
AMERICAN	EAGLE 50 LIFTBACK	1437	96	93	89
HONDA	ACCORD	9509	96	101	96
NISSAN	STANZA	2135	77	126	97
PLYMOUTH	HORIZON	4147	112	101	112
TOYOTA	COROLLA TERCEL	9685	124	92	114
MERCURY	CAPRI	1759	113	106	119
DODGE	OMNI	3852	122	98	120
SUBARU	DL	1416	133	90	120
MAZDA	626	2679	129	93	120

(See footnotes on page 29)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		TWO-DOOR MODELS (CONTD)			
TOYOTA	CELICA	12652	131	103	135
FORD	MUSTANG	8933	116	121	140
DODGE	CHALLENGER	1396	139	139	193
SMALL COMPACT		35985	98	91	89
BUICK	CENTURY	1031	76	76	58
BUICK	SKYHAWK	1189	84	71	60
OLDSMOBILE	OMEGA	1613	76	94	71
OLDSMOBILE	CIERA	1866	86	94	81
CHEVROLET	CITATION	1684	91	90	81
BUICK	SKYLARK	2727	89	96	85
CHEVROLET	CAVALIER	10878	101	85	85
FORD	FUTURA	1788	93	101	93
PONTIAC	J2000	7388	112	91	102
CHEVROLET	CELEBRITY	1059	85	152	129
VOLVO	242	1341	111	118	131
COMPACT		29766	93	97	90
BUICK	REGAL	12579	94	88	82
OLDSMOBILE	CUTLASS	16491	94	105	98
LARGE		12418	80	83	67
BUICK	LE SABRE	2254	60	75	44
OLDSMOBILE	DELTA 88	4657	83	77	64
CHEVROLET	CAPRICE	1165	68	100	67
OLDSMOBILE	NINETY EIGHT	1558	108	98	105

(See footnotes on page 29)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS			
SMALL SUBCOMPACT		37005	98	91	89
VOLKSWAGEN	RABBIT	3666	77	99	76
DATSUN	310	1002	101	81	82
FORD	ESCORT	10360	87	96	83
HONDA	CIVIC	5920	108	81	87
MAZDA	GLC	2978	98	92	90
MERCURY	LYNX	2627	92	100	92
TOYOTA	COROLLA	4662	120	83	100
VOLKSWAGEN	JETTA	1266	89	139	124
DATSUN	210	1485	131	95	124
SUBCOMPACT		57428	94	92	86
DODGE	ARIES	3355	76	83	63
DODGE	OMNI	2417	87	79	69
PLYMOUTH	RELIANT	4092	86	83	71
HONDA	ACCORD	10978	88	84	73
CHRYSLER	LE BARON	3950	71	105	75
PLYMOUTH	HORIZON	3286	78	100	78
NISSAN	STANZA	3878	86	99	85
CHEVROLET	CHEVETTE	8128	95	92	88
MAZDA	626	4775	107	87	94
SUBARU	DL	2461	110	89	99
TOYOTA	COROLLA TERCEL	5834	125	89	111
AUDI	4000	1155	140	88	123
TOYOTA	CORONA	1141	125	116	145
SMALL COMPACT		66135	86	93	80
CHEVROLET	CELEBRITY	3751	74	87	65
CHEVROLET	CITATION	4034	74	88	66
OLDSMOBILE	CIERA	4779	69	95	66
OLDSMOBILE	OMEGA	3191	86	79	68
BUICK	SKYLARK	6283	77	90	69
BUICK	CENTURY	4422	77	91	70

(See footnotes on page 29)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	FOUR-DOOR MODELS (CONTD)				
FORD	GRANADA	2056	92	80	74
CHEVROLET	CAVALIER	10135	95	82	77
FORD	FUTURA	3598	84	95	80
PONTIAC	6000	2136	89	91	80
PONTIAC	PHOENIX	1041	79	102	81
PONTIAC	J2000	5479	89	95	84
TOYOTA	CRESSIDA	3356	110	86	95
DATSUN	810	4210	98	108	106
VOLVO	244	4260	90	135	121
COMPACT		21891	80	92	73
CHEVROLET	MALIBU	2996	77	79	60
PONTIAC	BONNEVILLE	4664	78	92	72
BUICK	REGAL	5360	81	92	74
OLDSMOBILE	CUTLASS	6888	82	92	75
LARGE		49440	74	94	69
MERCURY	MARQUIS	4447	57	77	44
OLDSMOBILE	DELTA 88	9570	75	73	55
CHEVROLET	IMPALA	1756	85	73	63
BUICK	LE SABRE	5776	69	91	63
CHEVROLET	CAPRICE	5683	72	91	65
OLDSMOBILE	NINETY EIGHT	7690	81	97	79
FORD	LTD	4168	66	128	84
CHRYSLER	NEW YORKER	4993	81	105	85
BUICK	ELECTRA	4563	76	115	87

(See footnotes on page 29)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		STATION WAGONS			
SMALL SUBCOMPACT		21064	81	85	69
FORD	ESCORT	7995	73	84	61
HONDA	CIVIC	3561	81	81	65
TOYOTA	COROLLA	3934	89	76	67
MERCURY	LYNX	1621	72	109	78
DATSUN	210	2574	104	93	96
SUBCOMPACT		13677	87	95	82
DODGE	ARIES	2698	62	95	59
PLYMOUTH	RELIANT	3205	76	81	61
SUBARU	DL	3760	86	103	89
SUBARU	DL 4WD	3437	120	93	112
SMALL COMPACT		16077	83	87	72
PONTIAC	J2000	2203	71	89	63
CHEVROLET	CAVALIER	6651	89	73	64
FORD	GRANADA	2937	74	97	72
VOLVO	245	2208	79	110	87
COMPACT		9737	74	84	62
BUICK	REGAL	1296	80	65	52
PONTIAC	BONNEVILLE	1317	84	66	55
AMERICAN	EAGLE 30	2091	66	98	64
OLDSMOBILE	CUTLASS	1852	97	76	73
LARGE		7248	81	80	64
CHEVROLET	CAPRICE	1926	75	89	67
FORD	LTD	1077	96	79	76

(See footnotes on page 29)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SPORTS & SPECIALTY			
SMALL SUBCOMPACT		40745	131	116	152
MERCURY	LN7	5686	110	110	120
FORD	EXP	18580	118	108	127
HONDA	PRELUDE	4092	134	104	139
MAZDA	RX-7	7648	176	112	197
DATSUN	280ZX	3175	135	173	234
SUBCOMPACT		22773	145	127	185
PONTIAC	FIREBIRD	5796	151	111	168
CHEVROLET	CAMARO	10761	148	121	180
DATSUN	280ZX 2+2	1416	158	122	193
BMW	320I	2426	158	147	233
CHEVROLET	CORVETTE	1174	123	224	274
SMALL COMPACT		10325	116	110	127
CADILLAC	CIMARRON	4701	97	87	84
TOYOTA	CELICA SUPRA	2974	131	117	153
AUDI	5000	1724	141	125	176
COMPACT		22261	101	104	105
FORD	THUNDERBIRD	2582	106	81	86
MERCEDES	300D	1240	98	91	90
CHEVROLET	MONTE CARLO	7035	99	101	99
LINCOLN	CONTINENTAL	1130	81	129	105
PONTIAC	GRAND PRIX	6905	105	101	106
MERCEDES	240D	1732	87	128	111

(See footnotes on page 29)

TABLE 5
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	SPORTS & SPECIALTY (CONTD)				
LARGE		33064	93	111	103
CHRYSLER	CORDOBA	1455	86	82	70
BUICK	RIVIERA	4307	82	103	85
CADILLAC	DE VILLE 2D	4679	93	97	90
OLDSMOBILE	TORONADO	2915	88	109	96
LINCOLN	TOWN CAR	1822	101	102	103
CADILLAC	BROUGHAM 4D	2418	102	104	106
CADILLAC	DE VILLE 4D	4542	94	116	109
CADILLAC	SEVILLE	1282	97	122	119
CADILLAC	ELDORADO	4536	97	127	123
MERCEDES	300SD	1519	82	201	164

(See footnotes on page 29)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	3132432	100	100	100
			= 9.6	= $1312	= $ 127
		TWO-DOOR MODELS			
SMALL SUBCOMPACT		542718	109	100	109
DATSUN	510	1311	96	91	87
MAZDA	GLC	17643	100	91	91
FORD	ESCORT	72859	92	101	93
MERCURY	LYNX	24849	93	100	93
HONDA	CIVIC	42954	101	92	93
HONDA	ACCORD	40329	100	95	95
CHEVROLET	CHEVETTE	67533	98	100	97
AMERICAN	SPIRIT LIFTBACK	13232	101	97	98
TOYOTA	STARLET	14944	98	102	100
PONTIAC	T1000	8371	108	96	103
VOLKSWAGEN	RABBIT	27945	97	108	104
DATSUN	210	34494	118	96	113
VOLKSWAGEN	JETTA	3036	107	112	120
DATSUN	310	24482	122	100	121
SUBARU	STANDARD	8525	117	104	122
DODGE	COLT	18050	122	101	124
PLYMOUTH	CHAMP	17711	119	106	126
TOYOTA	COROLLA	63402	130	97	126
ISUZU	T-CAR/I-MARK	2888	111	118	130
RENAULT	LE CAR	1964	114	121	138
SUBARU	STANDARD 4WD	3109	135	115	155
DATSUN	200SX	27803	161	109	175
VOLKSWAGEN	SCIROCCO	4411	166	132	220
SUBCOMPACT		288909	115	106	122
AMERICAN	EAGLE 50	2686	74	90	66
PLYMOUTH	RELIANT	25485	88	95	84
AMERICAN	EAGLE 50 LIFTBACK	6880	92	94	86
DODGE	ARIES	22011	92	101	93
TOYOTA	COROLLA TERCEL	34822	125	96	119
FORD	MUSTANG	60177	105	114	120
DODGE	OMNI	21012	121	105	127
MAZDA	626	11889	129	101	130

(See footnotes on page 29)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	TWO-DOOR MODELS (CONTD)				
PLYMOUTH	HORIZON	23079	123	106	131
MERCURY	CAPRI	16095	118	115	136
TOYOTA	CELICA	41163	132	106	140
PLYMOUTH	SAPPORO	5741	121	116	141
SUBARU	DL	8497	135	112	151
DODGE	CHALLENGER	5052	138	117	162
AUDI	4000	2822	167	116	194
SMALL COMPACT		130553	95	97	92
MERCURY	COUGAR	2593	85	91	77
BUICK	SKYLARK	27673	95	91	86
CHEVROLET	CITATION	38397	93	95	88
FORD	FAIRMONT	13908	95	93	89
OLDSMOBILE	OMEGA	15912	95	94	90
PONTIAC	PHOENIX	13385	99	91	90
FORD	GRANADA	10738	90	101	91
MERCURY	ZEPHYR	3373	97	118	114
VOLVO	242	4574	117	156	183
COMPACT		228446	99	98	97
DODGE	DIPLOMAT	1992	80	97	77
CHEVROLET	MALIBU	12036	81	98	80
CHRYSLER	LE BARON	2808	78	112	87
BUICK	REGAL	93740	97	93	90
PONTIAC	LEMANS	1326	107	87	93
AMERICAN	CONCORD	4276	105	89	93
OLDSMOBILE	CUTLASS	111338	103	101	105
LARGE		62793	88	92	81
FORD	LTD	5774	79	87	69
CHEVROLET	CAPRICE	5763	93	79	73
CHEVROLET	IMPALA	1928	95	81	77
OLDSMOBILE	NINETY EIGHT	5546	84	92	78

(See footnotes on page 29)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		TWO-DOOR MODELS (CONTD)			
PONTIAC	BONNEVILLE	12218	91	91	82
OLDSMOBILE	DELTA 88	17697	86	95	82
BUICK	LE SABRE	7463	88	95	84
MERCURY	MARQUIS	2233	87	98	86
BUICK	ELECTRA	3745	88	110	98
		FOUR-DOOR MODELS			
SMALL SUBCOMPACT		166342	98	96	94
HONDA	ACCORD	43504	95	88	83
VOLKSWAGEN	RABBIT	38735	85	100	85
ISUZU	T-CAR/I-MARK	3381	92	98	90
DATSUN	210	6006	104	87	91
HONDA	CIVIC	17808	99	93	92
MAZDA	GLC	9852	100	102	102
TOYOTA	COROLLA	21452	114	90	103
DATSUN	510	9207	99	112	111
VOLKSWAGEN	JETTA	6812	96	116	111
DATSUN	310	8738	112	107	120
SUBCOMPACT		291647	94	95	89
DODGE	ARIES	25509	84	94	78
PLYMOUTH	RELIANT	33198	86	92	79
CHEVROLET	CHEVETTE	97212	88	95	83
PONTIAC	T1000	13189	92	97	90
PLYMOUTH	HORIZON	32564	95	95	90
DODGE	OMNI	25985	98	97	95
TOYOTA	CORONA	9193	98	97	95
TOYOTA	COROLLA TERCEL	16671	104	92	96
MAZDA	626	15907	108	93	100
SUBARU	DL	12713	115	91	105
RENAULT	18I	3399	124	108	133
AUDI	4000	3380	122	124	151
SAAB	900	1177	113	145	165

(See footnotes on page 29)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS (CONTD)			
SMALL COMPACT		27850	87	91	79
OLDSMOBILE	OMEGA	29938	80	85	68
FORD	GRANADA	21489	77	96	74
CHEVROLET	CITATION	90294	85	88	75
BUICK	SKYLARK	55118	87	86	75
MERCURY	COUGAR	10298	77	100	78
FORD	FAIRMONT	20339	90	90	81
PONTIAC	PHOENIX	23215	89	92	82
MERCURY	ZEPHYR	5291	99	94	93
DATSUN	810	7281	106	115	122
VOLVO	244	6676	105	117	123
TOYOTA	CRESSIDA	8567	120	106	127
COMPACT		149012	84	88	74
BUICK	CENTURY	39466	80	83	67
AMERICAN	EAGLE	1183	62	112	69
CHEVROLET	MALIBU	35477	82	86	71
OLDSMOBILE	CUTLASS	47908	84	85	71
PONTIAC	LEMANS	14825	91	86	79
AMERICAN	CONCORD	6159	90	96	87
PEUGEOT	505	3994	112	147	164
LARGE		190266	82	88	71
CHEVROLET	IMPALA	11361	78	77	60
FORD	LTD	19653	75	86	64
MERCURY	MARQUIS	11948	81	80	65
PONTIAC	CATALINA	1505	80	83	66
OLDSMOBILE	DELTA 88	35241	80	83	67
CHRYSLER	LE BARON	7121	78	86	67
BUICK	LE SABRE	16484	79	87	69
CHRYSLER	NEWPORT	1284	86	81	70
CHEVROLET	CAPRICE	25790	84	85	71
PONTIAC	BONNEVILLE	19256	86	87	74
DODGE	DIPLOMAT	2103	75	102	76
OLDSMOBILE	NINETY EIGHT	21722	84	101	85
BUICK	ELECTRA	13697	87	100	87
CHRYSLER	NEW YORKER	2249	86	127	109

(See footnotes on page 29)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		STATION WAGONS			
SMALL SUBCOMPACT		118924	81	89	72
FORD	ESCORT	48647	72	88	64
MERCURY	LYNX	13022	74	93	69
MAZDA	GLC	4914	92	80	74
HONDA	CIVIC	14262	87	86	75
DATSUN	510	6460	81	98	79
TOYOTA	COROLLA	16235	96	86	83
DATSUN	210	15385	94	93	87
SUBCOMPACT		75170	95	95	90
DODGE	ARIES	16654	77	89	69
PLYMOUTH	RELIANT	21178	80	91	73
VOLKSWAGEN	DASHER	3077	88	97	85
RENAULT	18I	1603	102	87	89
SUBARU	DL	16883	100	99	99
TOYOTA	CORONA	2196	96	104	100
SUBARU	DL 4WD	13579	132	98	129
SMALL COMPACT		30005	79	96	76
FORD	FAIRMONT	16853	72	87	63
MERCURY	ZEPHYR	3861	68	100	68
DATSUN	810	2798	94	95	89
VOLVO	245	5421	97	111	108
TOYOTA	CRESSIDA	1071	122	122	148
COMPACT		54054	78	88	69
BUICK	CENTURY	5678	76	82	62
OLDSMOBILE	CUTLASS	11359	81	83	67
CHEVROLET	MALIBU	17772	77	89	68
AMERICAN	CONCORD	4894	80	87	69
AMERICAN	EAGLE	5546	79	92	72
PONTIAC	LEMANS	8804	75	99	74

(See footnotes on page 29)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	STATION WAGONS (CONTD)				
LARGE		34894	91	86	78
CHEVROLET	IMPALA	4001	87	76	67
CHEVROLET	CAPRICE	8925	96	78	74
BUICK	ELECTRA	1677	103	76	79
OLDSMOBILE	CUSTOM CRUISER	5949	95	84	80
PONTIAC	BONNEVILLE	2190	99	83	82
FORD	LTD	4572	89	94	84
CHRYSLER	LE BARON	2084	80	116	93
MERCURY	MARQUIS	1853	96	118	113
	SPORTS & SPECIALTY				
SMALL SUBCOMPACT		61327	144	125	180
VOLKSWAGEN	RABBIT CONVERTIBLE	3980	115	106	121
HONDA	PRELUDE	20725	129	104	135
MAZDA	RX-7	15781	166	116	193
DATSUN	280ZX	15155	146	160	233
FIAT	SPIDER 2000	1790	196	122	240
SUBCOMPACT		31308	127	183	232
DATSUN	280ZX 2+2	6412	143	137	196
MERCEDES	380SL COUPE	1718	92	230	212
CHEVROLET	CORVETTE	14634	119	203	242
BMW	320I	8186	129	190	246
SMALL COMPACT		17612	138	137	188
VOLVO	264	4180	113	131	148
AUDI	5000	7217	148	123	183
TOYOTA	CELICA SUPRA	4909	144	137	197

(See footnotes on page 29)

TABLE 6
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	SPORTS & SPECIALTY (CONTD)				
COMPACT		239460	112	102	114
MERCEDES	240D	4981	95	101	96
MERCURY	COUGAR XR-7	10792	100	102	101
CHEVROLET	MONTE CARLO	67815	103	98	102
PONTIAC	GRAND PRIX	58133	105	97	102
FORD	THUNDERBIRD	27470	101	109	110
CHEVROLET	CAMARO	41715	140	97	135
MERCEDES	300D	4000	96	153	147
PONTIAC	FIREBIRD	22716	142	110	157
LARGE		140487	103	116	119
CADILLAC	DE VILLE 4D	16687	98	104	102
OLDSMOBILE	TORONADO	13135	99	104	102
CADILLAC	BROUGHAM 2D	2764	104	100	104
LINCOLN	MARK VI 2D	5009	114	92	105
LINCOLN	TOWN CAR 2D	1694	115	93	106
BUICK	RIVIERA	17291	94	114	107
LINCOLN	MARK VI 4D	3822	105	105	109
CHRYSLER	CORDOBA	8097	105	107	112
LINCOLN	TOWN CAR 4D	7387	106	107	113
CADILLAC	DE VILLE 2D	20110	111	114	126
DODGE	MIRADA	4298	107	122	131
CADILLAC	BROUGHAM 4D	7722	102	129	132
CADILLAC	ELDORADO	18499	101	133	134
CHRYSLER	IMPERIAL	2197	114	124	141
CADILLAC	SEVILLE	7058	95	152	145
MERCEDES	300SD	3742	109	155	169

(See footnotes on page 29)

TABLE 7
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	6370722	100	100	100
			= 9.4	= $1238	= $ 116
		TWO-DOOR MODELS			
SMALL SUBCOMPACT		1396075	106	101	106
AMERICAN	SPIRIT	4186	86	84	72
CHEVROLET	CHEVETTE	144335	89	97	86
AMERICAN	SPIRIT LIFTBACK	46882	91	98	89
FORD	FIESTA	53915	88	102	90
VOLKSWAGEN	RABBIT*	209496	90	101	91
HONDA	CIVIC	95100	102	92	93
HONDA	ACCORD	83248	99	102	101
DATSUN	210*	114161	109	97	105
PLYMOUTH	CHAMP	38063	102	103	105
DATSUN	510*	41705	97	110	107
FORD	PINTO	98149	108	99	108
VOLKSWAGEN	JETTA*	7557	102	107	109
MAZDA	GLC*	38686	109	101	110
DODGE	COLT	41873	108	104	112
MERCURY	BOBCAT	20759	115	100	115
TOYOTA	COROLLA*	161945	119	97	116
DATSUN	310	93272	118	100	118
PLYMOUTH	ARROW	10560	119	101	121
DATSUN	200SX	70192	158	110	174
VOLKSWAGEN	SCIROCCO	21203	146	134	195
SUBCOMPACT		959138	111	104	116
PONTIAC	SUNBIRD	138775	103	93	96
CHEVROLET	MONZA	152581	112	94	105
TOYOTA	COROLLA TERCEL	75334	108	99	107
MAZDA	626*	37611	119	90	107
VOLKSWAGEN	DASHER*	11903	98	111	108
OLDSMOBILE	STARFIRE	7233	113	101	115
BUICK	SKYHAWK	5847	116	102	119
FORD	MUSTANG	191043	105	114	120
FIAT	STRADA*	4595	107	116	124
MERCURY	CAPRI	49094	109	116	126
TOYOTA	CELICA	157554	119	106	126
PLYMOUTH	HORIZON	49174	114	114	129
DODGE	OMNI	40995	116	112	130

(See footnotes on page 29)

TABLE 7
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		TWO-DOOR MODELS (CONTD)			
PLYMOUTH	SAPPORO	6726	136	111	150
AUDI	4000*	19481	126	125	158
DODGE	CHALLENGER	7647	145	115	167
FIAT	BRAVA*	3275	159	111	177
SMALL COMPACT		332482	92	96	88
CHEVROLET	CITATION	133955	90	96	86
FORD	FAIRMONT	68046	89	97	86
OLDSMOBILE	OMEGA	25054	90	99	89
PONTIAC	PHOENIX	32755	94	96	90
BUICK	SKYLARK	54824	99	93	93
MERCURY	ZEPHYR	17610	97	98	95
COMPACT		554593	96	94	91
CHEVROLET	MALIBU	46538	82	90	74
AMERICAN	CONCORD	19101	88	89	78
MERCURY	MONARCH	4080	87	91	79
PLYMOUTH	VOLARE	19079	96	89	86
PONTIAC	LEMANS	10619	97	89	86
DODGE	DIPLOMAT	10982	91	98	89
FORD	GRANADA	17988	95	94	90
CHRYSLER	LE BARON	18012	95	96	91
OLDSMOBILE	CUTLASS	219773	97	95	92
AMERICAN	EAGLE	7668	81	116	93
DODGE	ASPEN	14076	101	93	94
BUICK	REGAL	165317	101	95	96
LARGE		137523	92	95	87
CHEVROLET	IMPALA	7241	97	77	75
FORD	LTD	15061	73	104	76
CHEVROLET	CAPRICE	15683	89	89	79
BUICK	ELECTRA	9412	84	100	85
BUICK	LESABRE	20083	94	94	88
OLDSMOBILE	DELTA 88	32505	96	92	88
PONTIAC	CATALINA	2492	92	97	89
PONTIAC	BONNEVILLE	22382	99	97	96
MERCURY	MARQUIS	4061	97	101	98
OLDSMOBILE	NINETY EIGHT	8602	97	103	100

(See footnotes on page 29)

TABLE 7
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		FOUR-DOOR MODELS			
SMALL SUBCOMPACT		63428	99	91	90
HONDA	ACCORD	63428	99	91	90
SUBCOMPACT		348972	88	96	84
CHEVROLET	CHEVETTE	198486	85	93	79
PLYMOUTH	HORIZON	70187	86	99	86
DODGE	OMNI	53404	88	99	87
TOYOTA	CORONA*	26895	108	103	111
SMALL COMPACT		467436	89	91	81
OLDSMOBILE	OMEGA	42766	89	86	76
CHEVROLET	CITATION	187896	85	90	77
FORD	FAIRMONT	70816	90	93	83
BUICK	SKYLARK	87406	92	91	83
MERCURY	ZEPHYR	19580	89	97	86
PONTIAC	PHOENIX	51384	93	94	87
TOYOTA	CRESSIDA	6662	112	87	98
COMPACT		353888	83	89	74
BUICK	CENTURY	83364	78	89	69
OLDSMOBILE	CUTLASS	114713	82	89	73
CHEVROLET	MALIBU	72006	86	86	74
AMERICAN	CONCORD	17685	84	92	78
FORD	GRANADA	28926	86	92	79
AMERICAN	EAGLE	6520	74	107	80
PONTIAC	LEMANS	20978	91	88	80
MERCURY	MONARCH	9696	87	94	81
LARGE		388924	84	89	75
FORD	LTD	35105	73	84	62
CHRYSLER	NEWPORT	6133	81	80	64
BUICK	LESABRE	33252	78	83	65
CHEVROLET	IMPALA	28341	84	82	69
MERCURY	MARQUIS	16790	79	90	71
OLDSMOBILE	DELTA 88	56058	84	86	72
CHEVROLET	CAPRICE	45809	88	84	74

(See footnotes on page 29)

TABLE 7
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	FOUR-DOOR MODELS (CONTD)				
PLYMOUTH	VOLARE	24827	87	86	75
PONTIAC	CATALINA	4805	90	86	77
DODGE	ASPEN	19182	86	92	79
PONTIAC	BONNEVILLE	27906	87	92	80
BUICK	ELECTRA	23204	87	94	82
CHRYSLER	LE BARON	18602	85	97	82
DODGE	DIPLOMAT	7343	84	108	91
OLDSMOBILE	NINETY EIGHT	30193	90	101	91
PLYMOUTH	GRAN FURY	2005	110	88	96
DODGE	ST. REGIS	3434	97	99	96
CHRYSLER	NEW YORKER	5938	96	106	102
	STATION WAGONS				
SMALL SUBCOMPACT		133216	90	93	84
MAZDA	GLC	12619	89	85	76
MERCURY	BOBCAT	4120	85	96	81
HONDA	CIVIC	27024	93	90	84
FORD	PINTO	27449	86	97	84
DATSUN	210	42377	93	91	84
DATSUN	510	19627	89	102	90
SUBCOMPACT		21266	93	106	99
DODGE	COLT	3997	97	102	98
VOLKSWAGEN	DASHER	16397	95	107	101
SMALL COMPACT		60783	79	92	73
MERCURY	ZEPHYR	12092	75	92	69
FORD	FAIRMONT	46915	79	91	72
TOYOTA	CRESSIDA	1171	111	116	128
COMPACT		112339	76	91	69
BUICK	CENTURY	11978	75	85	63
PONTIAC	GRAND LEMANS	7586	70	91	64
CHEVROLET	MALIBU	36000	76	84	64
PONTIAC	LEMANS	7410	78	88	69

(See footnotes on page 29)

TABLE 7
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		STATION WAGONS (CONTD)			
OLDSMOBILE	CUTLASS	21342	81	87	70
AMERICAN	CONCORD	11298	74	97	72
AMERICAN	EAGLE	16726	74	113	83
LARGE		81341	84	90	75
DODGE	ASPEN	9235	76	83	63
DODGE	DIPLOMAT	2713	75	90	67
MERCURY	MARQUIS	3104	86	79	68
PLYMOUTH	VOLARE	11162	76	94	71
CHEVROLET	IMPALA	7055	83	86	72
CHEVROLET	CAPRICE	13656	84	87	73
PONTIAC	BONNEVILLE	3237	88	88	77
CHRYSLER	LE BARON	5467	80	96	77
FORD	LTD	10489	82	95	78
PONTIAC	CATALINA	1789	85	95	81
OLDSMOBILE	CUSTOM CRUISER	9125	101	89	89
BUICK	ESTATE	4308	96	99	95
		SPORTS & SPECIALTY			
SMALL SUBCOMPACT		127268	143	120	171
VOLKSWAGEN	RABBIT CONVERTIBLE	5994	116	100	116
HONDA	PRELUDE	36813	137	97	133
MG	MGB	4869	110	127	140
FIAT	SPIDER 2000	4856	158	106	167
MAZDA	RX7	38631	150	114	170
FIAT	X 1/9	1258	180	122	219
DATSUN	280ZX	28522	148	149	220
PORSCHE	911 COUPE	2548	108	252	272
PORSCHE	924 COUPE	3777	164	172	283
SUBCOMPACT		38393	128	176	225
DATSUN	280ZX 2+2	11055	145	128	185
CHEVROLET	CORVETTE	26592	119	197	234

(See footnotes on page 29)

TABLE 7
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	SPORTS & SPECIALTY (CONTD)				
SMALL COMPACT		33493	136	131	178
TOYOTA	CELICA SUPRA	12964	133	127	169
AUDI	5000	20530	137	133	183
COMPACT		482312	112	103	115
LINCOLN	VERSAILLES	2565	120	77	92
CHEVROLET	MONTE CARLO	105798	104	95	99
PONTIAC	GRAND PRIX	87878	101	103	105
FORD	THUNDERBIRD	100465	103	112	115
MERCURY	COUGAR XR-7	35619	108	111	120
CHEVROLET	CAMARO	87771	132	94	124
PONTIAC	FIREBIRD	62216	134	111	149
LARGE		277852	101	112	114
OLDSMOBILE	TORONADO	25824	98	97	95
CHRYSLER	CORDOBA	32384	94	107	100
CADILLAC	BROUGHAM 2D	1131	113	89	101
BUICK	RIVIERA	30366	97	110	107
DODGE	MIRADA	20579	96	114	110
LINCOLN	CONTINENTAL 4D	12465	103	107	110
CADILLAC	DE VILLE 2D	40092	105	105	110
CADILLAC	DE VILLE 4D	27992	104	106	111
CADILLAC	BROUGHAM 4D	13332	113	104	118
CADILLAC	ELDORADO	30761	97	128	124
LINCOLN	CONTINENTAL 2D	4651	112	113	126
CADILLAC	SEVILLE	18734	101	127	128
LINCOLN	MARK VI 4D	8110	112	127	142
LINCOLN	MARK VI 2D	11324	114	138	158

(See footnotes on page 29)

Footnotes For Tables 5, 6, & 7:

RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Vans, Pickups, and Utility Vehicles

This section presents the results for 1980, 1981, and 1982 model year vans, pickups, and utility vehicles. The individual series whose results are included in this report were insured as private passenger vehicles under non-commercial collision coverages.

The results for the 1982 model vans, pickups, and utility vehicles were based on a total exposure of over 110,000 insured vehicle years, those for 1981 models on over 425,000 insured vehicle years, and those for the 1980 models on over 885,000 insured vehicle years. Results for individual vehicle series with less than 1,000 insured vehicle years of exposure are not given.

The results for the pickups were divided into two groups, small pickups and standard pickups. Small pickups are defined as those whose curb weight is less than 3,000 pounds. The utility vehicles were divided into three groups, based on wheelbase: small utility vehicles are defined as those with wheelbases less than 100 inches, intermediate utility vehicles as those with wheelbases in the range 100 to 120 inches, and large utility vehicle as those with wheelbases exceeding 120 inches.

Figure 2 presents relative average loss payments per insured vehicle year for 1980, 1981, and 1982 model year vans, pickups, and utility vehicles. These results are presented in relative terms with the value 100 corresponding to the result for *all passenger cars* combined for each model year. Thus, the value 61 for the 1982 model year vans indicates an average loss payment per insured vehicle year that was 61 percent of the $136 for all 1982 passenger cars. There was insufficient exposure to report a result for large 1982 utility vehicles.

A pronounced size relationship is seen in Figure 2. The average loss payments per insured vehicle year for small pickups were higher than those for the standard pickups, and the results for the large utility vehicles were much lower than those for intermediate and small utility vehicles.

The tables which follow present detailed collision coverage results for all 1980, 1981, and 1982 model year vans, pickups, and utility vehicles with at least 1,000 insured vehicle years of exposure. The values displayed are total exposure in insured vehicle years and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The relative numbers are based on the value 100 which corresponds to the result for *all passenger cars* combined in each loss category for each model year.

1982 Models During Their First Year

Table 8 (page 33) presents detailed collision coverage results for 1982 model year vans, pickups, and utility vehicles during their first year.

The Ford E-150 Club Wagon (31) had the lowest relative average loss payment per insured vehicle year, less than one-third the result for all 1982 passenger cars. The Toyota Standard Bed pickup truck had the highest average loss payment per insured vehicle year. Of the vehicles reported, the Dodge D-50 pickup had the highest collision claim frequency and the Jeep CJ-7 had the highest average loss payment per claim.

1981 Models During Thier First Two Years

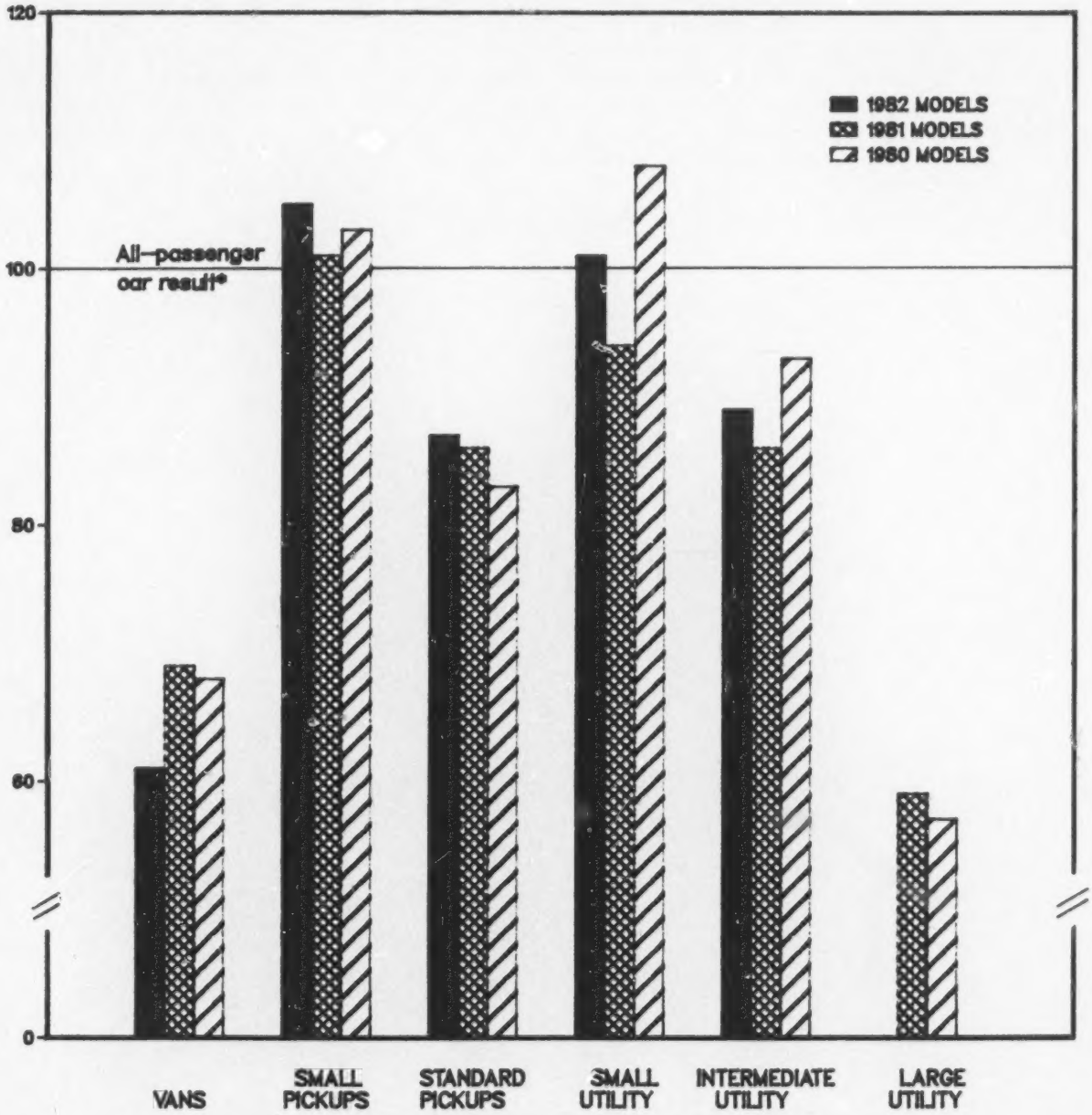
Table 9 (page 35) presents detailed collision coverage results for 1981 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first two years of the 1981 models.

Table 9 shows that all vans had lower average loss payments per claim than the all-passenger-car result and except for the Volkswagen Vanagon also had lower claim frequencies. The standard-sized pickup trucks and utility vehicles generally had lower-than-average claim frequencies but higher-than-average loss payments per claim.

The Chevrolet G20 Sportvan had the lowest average loss payment per insured vehicle year and the Subaru Brat pickup truck had the highest. The Jeep Scrambler had by far the highest average loss payment per claim and the Subaru Brat the highest claim frequency.

FIGURE 2

Collision Coverages
Relative Average Loss Payments per Insured Vehicle Year
1980-1982 Model Year Vans, Pickups, and Utility Vehicles



*All—passenger-car results=$136 for 1982, $127 for 1981, $116 for 1980

1980 Models During Their First Three Years

Table 10 (page 37) presents detailed collision coverage results for 1980 model year vans, pickups, and utility vehicles. The results displayed are the combined results for the first three years of the 1980 models.

As with the 1981 and 1982 models, vans and large utility vehicles had the best results and small pickups and small utility vehicles the worst. Low claim frequencies and high average loss payments per claim again characterized standard-size pickups and small and intermediate utility vehicles.

The Ford E-250 Club Wagon had the lowest average loss payment per insured vehicle year and the Subaru Brat the highest, as well as the highest claim frequency. The Jeep CJ-7 and Jeep CJ-5 had the highest average loss payments per claim.

TABLE 8
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	VANS				
ALL VANS		19766	88	70	61
FORD	E-150 CLUB WGN (1/2-3/4T)	1145	67	47	31
FORD	E-100 ECONOLINE (1/2T)	1086	98	56	55
DODGE	B250 (3/4T)	5150	91	67	61
CHEVROLET	G20 CHEVYVAN (3/4T)	2889	90	74	67
FORD	E-150 ECONOLINE(1/2-3/4T)	3868	82	83	68
CHEVROLET	G10 CHEVYVAN (1/2T)	1491	96	89	86
	PICKUPS				
SMALL PICKUPS		35637	97	109	105
MAZDA	LONG BED	1054	84	85	71
CHEVROLET	S10	12344	84	107	90
TOYOTA	LONG BED	4907	98	105	102
DATSUN	STANDARD BED	2259	119	100	119
DATSUN	KING CAB	5203	107	112	120
DODGE	D-50	1379	114	113	129
TOYOTA	STANDARD BED	3938	113	125	142
STANDARD PICKUPS		46257	82	106	87
FORD	F-250 (3/4T)	2713	71	94	66
FORD	F-150 (1/2-3/4T)	10680	76	95	73
CHEVROLET	EL CAMINO	1455	91	82	75
CHEVROLET	C20/K20 (3/4T)	2788	82	99	82
FORD	F-100 (1/2T)	6978	79	107	85
DODGE	D150/W150 (1/2T)	4532	95	103	99
CHEVROLET	C10/K10 (1/2T)	12280	84	119	100
GMC	C1500/K1500 (1/2T)	3207	90	120	108

(See footnotes on page 39)

TABLE 8
INSURANCE LOSSES, COLLISION COVERAGES
1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	UTILITY VEHICLES				
SMALL UTILITY VEHICLES		2328	72	141	101
JEEP	CJ-7	1812	70	143	100
INTERMEDIATE UTILITY VEHICLES		7830	81	110	89
FORD	BRONCO	3179	72	129	93
CHEVROLET	C10/K10 BLAZER (1/2T)	2032	90	108	98
LARGE UTILITY VEHICLES		**	**	**	**

(See footnotes on page 39)

TABLE 9
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		49312	88	78	69
CHEVROLET	G20 SPORTVAN (3/4T)	2215	81	60	49
FORD	E-150 CLUB WAGON	2615	64	81	52
FORD	E-100 ECONOLINE (1/2T)	3757	84	77	65
FORD	E-150 ECONOLINE(1/2-3/4T)	10479	87	75	65
CHEVROLET	G10 CHEVYVAN (1/2T)	5340	87	77	67
GMC	G2500 VANDURA (3/4T)	1580	96	73	70
CHEVROLET	G20 CHEVYVAN (3/4T)	6117	85	89	76
VOLKSWAGEN	VANAGON	3188	119	65	77
DODGE	B250 (3/4T)	9444	92	92	85
		PICKUPS			
SMALL PICKUPS		112383	99	102	101
ISUZU	STANDARD BED	1848	72	91	65
MAZDA	LONG BED	2591	90	77	69
MAZDA	STANDARD BED	2437	93	79	73
CHEVROLET	LUV LONG BED	2485	86	85	73
CHEVROLET	LUV	7010	82	94	77
FORD	COURIER	6252	93	85	79
ISUZU	LONG BED	1118	90	90	81
DATSUN	STRETCH	2218	99	89	87
FORD	COURIER LONG BED	5586	94	96	90
DATSUN	KING CAB	14687	98	96	94
VOLKSWAGEN	RABBIT	10845	87	109	95
TOYOTA	LONG BED	22183	101	102	103
PLYMOUTH	ARROW	2524	110	97	107
DODGE	D-50	5549	111	103	115
DATSUN	STANDARD BED	8283	113	109	124
TOYOTA	STANDARD BED	12706	110	114	125
JEEP	SCRAMBLER	1775	65	194	126
SUBARU	BRAT	1513	167	100	168
STANDARD PICKUPS		227233	83	103	86
GMC	C2500/K2500 (3/4T)	2571	74	93	69
CHEVROLET	EL CAMINO	10372	81	91	74

(See footnotes on page 39)

TABLE 9
INSURANCE LOSSES, COLLISION COVERAGES
1981 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
FORD	F-100 (1/2T)	47471	78	102	80
FORD	F-150 (1/2-3/4T)	46921	80	101	81
CHEVROLET	C20/K20 (3/4T)	9312	78	111	86
FORD	F-250 (3/4T)	10088	77	112	86
CHEVROLET	C10/K10 (1/2T)	70384	86	104	89
GMC	C1500/K1500 (1/2T)	15180	87	114	100
DODGE	D150/W150 (1/2T)	11518	98	103	101
	UTILITY VEHICLES				
SMALL UTILITY VEHICLES		12913	72	129	94
JEEP	CJ-7	8272	68	127	86
JEEP	CJ-5	4484	79	128	101
INTERMEDIATE UTILITY VEHICLES		21531	81	106	86
CHEVROLET	C10/K10 BLAZER (1/2T)	5555	75	99	74
FORD	BRONCO	9371	82	104	86
JEEP	CHEROKEE	1573	84	103	86
JEEP	WAGONEER	2560	85	110	94
LARGE UTILITY VEHICLES		3732	73	81	59
CHEVROLET	C10/K10 SUBURBAN (1/2T)	2184	71	102	72

(See footnotes on page 39)

TABLE 10
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		87473	87	78	68
FORD	E-250 CLUB WAGON (3/4T)	1017	62	53	33
CHEVROLET	G10 SPORTVAN (1/2T)	1369	69	64	44
CHEVROLET	G20 SPORTVAN (3/4T)	3471	78	58	45
GMC	G1500 VANDURA (1/2T)	1076	72	70	50
FORD	E-150 CLUB WAGON	4365	76	66	50
FORD	E-250 ECONOLINE (3/4T)	1731	86	71	61
GMC	G2500 VANDURA (3/4T)	1404	80	81	65
FORD	E-100 ECONOLINE (1/2T)	6467	81	82	67
CHEVROLET	G20 CHEVYVAN (3/4T)	8678	92	75	69
VOLKSWAGEN	VANAGON	9554	123	57	70
CHEVROLET	G10 CHEVYVAN (1/2T)	11548	81	88	72
DODGE	B100 (1/2T)	9680	84	87	73
DODGE	B200 (3/4T)	11077	88	83	73
FORD	E-150 ECONOLINE(1/2-3/4T)	14017	84	87	73
		PICKUPS			
SMALL PICKUPS		281350	100	103	103
FORD	COURIER LONG BED	30363	82	90	73
CHEVROLET	LUV	40645	84	99	83
MAZDA	LONG BED	3240	90	103	92
DATSUN	STRETCH	40494	102	94	96
MAZDA	STANDARD BED	3224	97	100	97
DATSUN	STANDARD BED	25385	103	98	100
TOYOTA	LONG BED	53586	100	106	106
PLYMOUTH	ARROW	11885	107	106	113
DODGE	D-50	27187	105	109	115
TOYOTA	STANDARD BED	35684	108	115	125
SUBARU	BRAT	9658	146	119	174
STANDARD PICKUPS		413352	79	105	83
JEEP	J10/J20 (3/4T)	1754	49	137	68
GMC	C2500/K2500 (3/4T)	5081	82	89	72
GMC	CABALLERO	2011	80	92	73
CHEVROLET	C20/K20 (3/4T)	22662	73	103	75

(See footnotes on page 39)

TABLE 10
INSURANCE LOSSES, COLLISION COVERAGES
1980 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
FORD	F-100 (1/2T)	74586	75	103	78
CHEVROLET	EL CAMINO	23856	79	98	78
JEEP	J10 (1/2T)	2656	79	103	81
GMC	C1500/K1500 (1/2T)	24055	80	103	83
CHEVROLET	C10/K10 (1/2T)	128517	79	105	83
FORD	F-250 (3/4T)	21274	77	109	84
FORD	F-150 (1/2-3/4T)	81057	80	108	86
DODGE	D200/W200 (3/4T)	2212	75	122	92
DODGE	D100/W100 (1/2T)	23320	93	108	101
	UTILITY VEHICLES				
SMALL UTILITY VEHICLES		41529	73	148	108
JEEP	CJ-7	23309	69	151	104
JEEP	CJ-5	17242	79	145	115
INTERMEDIATE UTILITY VEHICLES		54637	83	112	93
DODGE	AD100/AW100 RAMCHARGER	1979	83	90	74
JEEP	WAGONEER	4000	73	107	78
FORD	BRONCO	20912	82	111	91
JEEP	CHEROKEE	5676	82	111	91
CHEVROLET	C10/K10 BLAZER (1/2T)	14932	85	112	96
INTERNATL	SCOUT TRAVELTOP/TRAVELER	3976	82	117	97
GMC	C1500/K1500 JIMMY (1/2T)	2450	80	126	101
LARGE UTILITY VEHICLES		8406	79	72	57
CHEVROLET	C10/K10 SUBURBAN (1/2T)	4853	81	69	56
CHEVROLET	C20/K20 SUBURBAN (3/4T)	2264	79	88	69

(See footnotes on page 39)

Footnotes For Tables 8, 9, & 10

RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
<$150	10%	60%
≥$150	5%	25%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 1,000 INSURED VEHICLE YEARS OF EXPOSURE ARE NOT SUMMARIZED.

** THIS SUBGROUP HAS LESS THAN 1,000 VEHICLE YEARS OF EXPOSURE.

Appendix A
1980 — 1982 Vehicle Series Designations

Passenger Cars					
			Vehicle Size Class		
Make	Series Name	Body Style	1980	1981	1982
Alfa Romeo[1]	GTV6 2 Dr.	Sp.		SS	SS
	Spider Veloce 2 Dr.	Sp.		SS	SS
American	AMX	2 Dr.	SS		
	Concord	2 Dr.	C	C	C
	Concord	4 Dr.	C	C	C
	Concord	S.W.	C	C	C
	Eagle 30	2 Dr.	C	C	C
	Eagle 30	4 Dr.	C	C	C
	Eagle 30	S.W.	C	C	C
	Eagle 50	2 Dr.		S	S
	Eagle 50 Liftback	2 Dr.		S	S
	Pacer	2 Dr.	S		
	Pacer	S.W.	S		
	Spirit	2 Dr.	SS	SS	SS
	Spirit Liftback	2 Dr.	SS	SS	SS
Aston Martin[1]	Saloon 2 Dr.	Sp.		SC	SC
	Volante Convertible	Sp.		SC	SC
Audi	4000*	2 Dr.	S	S	S
	4000*	4 Dr.	S	S	S
	5000 4 Dr.	Sp.	SC	SC	SC
Bentley[1]	Corniche Convertible	Sp.		L	L
	Mulsanne 4 Dr.	Sp.		L	L
	Mulsanne L 4 Dr.	Sp.		L	L
BMW[1]	320i 2 Dr.	Sp.		S	S
	528i 4 Dr.	Sp.		SC	
	528e 4 Dr.	Sp.			SC
	633csi 2 Dr.	Sp.		SC	SC
	733i 4 Dr.	Sp.		C	C
Buick	Century	2 Dr.	C		SC
	Century	4 Dr.	C	C	SC
	Century	S.W.	C	C	
	Electra	2 Dr.	L	L	L
	Electra	4 Dr.	L	L	L
	Electra	S.W.		L	L
	Estate	S.W.	L		
	Le Sabre	2 Dr.	L	L	L
	Le Sabre	4 Dr.	L	L	L
	Le Sabre	S.W.		L	L

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
			Vehicle Size Class		
Make	Series Name	Body Style	1980	1981	1982
Buick (cont'd)	Regal	2 Dr.	C	C	C
	Regal	4 Dr.			C
	Regal	S.W.			C
	Riviera 2 Dr.	Sp.	L	L	L
	Riviera Convertible	Sp.			L
	Skyhawk	2 Dr.	S		SC
	Skyhawk	4 Dr.			SC
	Skylark	2 Dr.	SC	SC	SC
	Skylark	4 Dr.	SC	SC	SC
Cadillac	Brougham 2 Dr.	Sp.	L	L	L
	Brougham 4 Dr.	Sp.	L	L	L
	Cimarron 4 Dr.	Sp.			SC
	De Ville 2 Dr.	Sp.	L	L	L
	De Ville 4 Dr.	Sp.	L	L	L
	Eldorado 2 Dr.	Sp.	L	L	L
	Fleetwood Limousine	Sp.	L	L	L
	Seville 4 Dr.	Sp.	L	L	L
Chevrolet	Camaro 2 Dr.	Sp.	C	C	S
	Caprice	2 Dr.	L	L	L
	Caprice	4 Dr.	L	L	L
	Caprice	S.W.	L	L	L
	Cavalier	2 Dr.			SC
	Cavalier	4 Dr.			SC
	Cavalier	S.W.			SC
	Celebrity	2 Dr.			SC
	Celebrity	4 Dr.			SC
	Chevette	2 Dr.	SS	SS	SS
	Chevette	4 Dr.	S	S	S
	Citation	2 Dr.	SC	SC	SC
	Citation	4 Dr.	SC	SC	SC
	Corvette 2 Dr.	Sp.	S	S	S
	Impala	2 Dr.	L	L	
	Impala	4 Dr.	L	L	L
	Impala	S.W.	L	L	L
	Malibu	2 Dr.	C	C	
	Malibu	4 Dr.	C	C	C
	Malibu	S.W.	C	C	C
	Monte Carlo 2 Dr.	Sp.	C	C	C
	Monza	2 Dr.	S		
Chrysler	Cordoba/300 2 Dr.	Sp.	L	L	L
	Imperial 2 Dr.	Sp.		L	L
	Le Baron	2 Dr.	C	C	S
	Le Baron	4 Dr.	L	L	S
	Le Baron	S.W.	L	L	S
	Le Baron Convertible	Sp.			S
	Newport	4 Dr.	L	L	
	New Yorker	4 Dr.	L	L	L

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Datsun/Nissan	Sentra (Nissan)	2 Dr.			SS
	Sentra (Nissan)	4 Dr.			SS
	Sentra (Nissan)	S.W.			SS
	Stanza (Nissan)	2 Dr.			S
	Stanza (Nissan)	4 Dr.			S
	200SX	2 Dr.	SS	SS	SS
	210*	2 Dr.	SS	SS	SS
	210*	4 Dr.	SS	SS	SS
	210	S.W.	SS	SS	SS
	280ZX 2 Dr.	Sp.	SS	SS	SS
	280ZX 2+2 2 Dr.	Sp.	S	S	S
	310	2 Dr.	SS	SS	SS
	310	4 Dr.		SS	SS
	510*	2 Dr.	SS	SS	
	510*	4 Dr.	SS	SS	
	510	S.W.	SS	SS	
	810	2 Dr.	SC		
	810	4 Dr.	SC	SC	SC
	810	S.W.	SC	SC	SC
Delorean	Delorean 2 Dr.	Sp.		SS	SS
Dodge	Aries	2 Dr.		S	S
	Aries	4 Dr.		S	S
	Aries	S.W.		S	S
	Aspen	2 Dr.	C		
	Aspen	4 Dr.	L		
	Aspen	S.W.	L		
	Challenger (Mitsubishi)	2 Dr.	S	S	S
	Colt (Mitsubishi)	2 Dr.	SS	SS	SS
	Colt (Mitsubishi)	4 Dr.			SS
	Colt (Mitsubishi)	S.W.	S		
	Diplomat	2 Dr.	C	C	
	Diplomat	4 Dr.	L	L	L
	Diplomat	S.W.	L	L	
	Mirada 2 Dr.	Sp.	L	L	L
	Omni	2 Dr.	S	S	S
	Omni	4 Dr.	S	S	S
	St. Regis	4 Dr.	L	L	
	400	2 Dr.			S
	400	4 Dr.			S
	400 Convertible	Sp.			S
Ferrari[1]	Mondial 8 2 Dr.	Sp.			SC
	308 GTBI 2 Dr.	Sp.		SS	SS
	308 GTSI 2 Dr.	Sp.		SS	SS
Fiat	Brava*	2 Dr.	S	S	S
	Brava*	4 Dr.	S	S	S
	Spider 2000 2 Dr.	Sp.	SS	SS	SS
	Strada*	2 Dr.	S	S	S

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Fiat	Strada*	4 Dr.	S	S	S
(cont'd)	X 1/9 2 Dr.	Sp.	SS	SS	SS
Ford	Escort	2 Dr.		SS	SS
	Escort	4 Dr.			SS
	Escort	S.W.		SS	SS
	EXP 2 Dr.	Sp.			SS
	Fairmont/Futura[2]	2 Dr.	SC	SC	SC
	Fairmont/Futura[2]	4 Dr.	SC	SC	SC
	Fairmont	S.W.	SC	SC	
	Fiesta (Ford-Germany)	2 Dr.	SS		
	Granada	2 Dr.	C	SC	SC
	Granada	4 Dr.	C	SC	SC
	Granada	S.W.			SC
	LTD	2 Dr.	L	L	L
	LTD	4 Dr.	L	L	L
	LTD	S.W.	L	L	L
	Mustang	2 Dr.	S	S	S
	Pinto	2 Dr.	SS		
	Pinto	S.W.	SS		
	Thunderbird 2 Dr.	Sp.	C	C	C
Honda	Accord	2 Dr.	SS	SS	S
	Accord	4 Dr.	SS	SS	S
	Civic	2 Dr.	SS	SS	SS
	Civic	4 Dr.		SS	SS
	Civic	S.W.	SS	SS	SS
	Prelude 2 Dr.	Sp.	SS	SS	SS
Isuzu	T-Car/I-Mark	2 Dr.		SS	SS
	T-Car/I-Mark	4 Dr.		SS	SS
	T-Car/I-Mark	S.W.		SS	
Jaguar[1]	XJS 2 Dr.	Sp.			SC
	XJ6 4 Dr.	Sp.		L	L
Lancia[1]	Beta 2 Dr.	Sp.		SS	SS
	Beta 4 Dr.	Sp.			S
	Zagato Convertible	Sp.		SS	SS
Lincoln	Continental 2 Dr.	Sp.	L		
	Continental 4 Dr.	Sp.	L		C
	Mark VI 2 Dr.	Sp.	L	L	L
	Mark VI 4 Dr.	Sp.	L	L	L
	Town Car 2 Dr.	Sp.		L	
	Town Car 4 Dr.	Sp.		L	L
	Versailles 4 Dr.	Sp.	C		

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Mazda	GLC*	2 Dr.	SS	SS	SS
	GLC*	4 Dr.	SS	SS	SS
	GLC	S.W.	SS	SS	SS
	RX7 2 Dr.	Sp.	SS	SS	SS
	626*	2 Dr.	S	S	S
	626*	4 Dr.	S	S	S
Mercedes Benz[1]	240D 4 Dr.	Sp.		C	C
	280CE 2 Dr.	Sp.		C	
	280E 4 Dr.	Sp.		C	
	300CD 2 Dr.	Sp.		C	C
	300D 4 Dr.	Sp.		C	C
	300SD 4 Dr.	Sp.		L	L
	300TD S.W.	Sp.		C	C
	380SEC 2 Dr.	Sp.			L
	380SEL 4 Dr.	Sp.		L	L
	380SL 2 Dr.	Sp.		S	S
	380SLC 2 Dr.	Sp.		C	
Mercury	Bobcat	2 Dr.	SS		
	Bobcat	S.W.	SS		
	Capri	2 Dr.	S	S	S
	Cougar	2 Dr.		SC	SC
	Cougar	4 Dr.		SC	SC
	Cougar	S.W.			SC
	Cougar XR7 2 Dr.	Sp.	C	C	C
	LN7 2 Dr.	Sp.			SS
	Lynx	2 Dr.		SS	SS
	Lynx	4 Dr.			SS
	Lynx	S.W.		SS	SS
	Marquis	2 Dr.	L	L	L
	Marquis	4 Dr.	L	L	L
	Marquis	S.W.	L	L	L
	Monarch	2 Dr.	C		
	Monarch	4 Dr.	C		
	Zephyr	2 Dr.	SC	SC	SC
	Zephyr	4 Dr.	SC	SC	SC
	Zephyr	S.W.	SC	SC	
MG	MGB 2Dr.	Sp.	SS		
Oldsmobile	Ciera	2 Dr.			SC
	Ciera	4 Dr.			SC
	Custom Cruiser	S.W.	L	L	L
	Cutlass	2 Dr.	C	C	C
	Cutlass	4 Dr.	C	C	C
	Cutlass	S.W.	C	C	C
	Delta 88	2 Dr.	L	L	L
	Delta 88	4 Dr.	L	L	L
	Firenza	2 Dr.			SC
	Firenza	4 Dr.			SC

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
			Vehicle Size Class		
Make	Series Name	Body Style	1980	1981	1982
Oldsmobile (cont'd)	Ninety Eight	2 Dr.	L	L	L
	Ninety Eight	4 Dr.	L	L	L
	Omega	2 Dr.	SC	SC	SC
	Omega	4 Dr.	SC	SC	SC
	Starfire	2 Dr.	S		
	Toronado 2 Dr.	Sp.	L	L	L
Peugeot[1]	504	S.W.		L	L
	505	4 Dr.		C	C
	604 4 Dr.	Sp.		C	C
Plymouth	Arrow (Mitsubishi)	2 Dr.	SS		
	Champ (Mitsubishi)	2 Dr.	SS	SS	SS
	Champ (Mitsubishi)	4 Dr.			SS
	Gran Fury	4 Dr.	L	L	L
	Horizon	2 Dr.	S	S	S
	Horizon	4 Dr.	S	S	S
	Reliant	2 Dr.		S	S
	Reliant	4 Dr.		S	S
	Reliant	S.W.		S	S
	Sapporo (Mitsubishi)	2 Dr.	S	S	S
	Volare	2 Dr.	C		
	Volare	4 Dr.	L		
	Volare	S.W.	L		
Pontiac	Bonneville	2 Dr.	L	L	
	Bonneville	4 Dr.	L	L	C
	Bonneville	S.W.	L	L	C
	Catalina	2 Dr.	L	L	
	Catalina	4 Dr.	L	L	
	Catalina	S.W.	L	L	
	Firebird 2 Dr.	Sp.	C	C	S
	Grand Am	2 Dr.	C		
	Grand Prix 2 Dr.	Sp.	C	C	C
	J2000	2 Dr.			SC
	J2000	4 Dr.			SC
	J2000	S.W.			SC
	LeMans/Grand LeMans	2 Dr.	C	C	
	LeMans/Grand LeMans	4 Dr.	C	C	
	LeMans/Grand LeMans	S.W.	C	C	
	Phoenix	2 Dr.	SC	SC	SC
	Phoenix	4 Dr.	SC	SC	SC
	Sunbird	2 Dr.	S		
	T1000	2 Dr.		SS	SS
	T1000	4 Dr.		S	S
	6000	2 Dr.			SC
	6000	4 Dr.			SC
Porsche	911 Coupe/Targa	Sp.	SS	SS	SS
	924 Coupe	Sp.	SS	SS	SS
	928 Coupe	Sp.	S	S	S

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Renault[1]	Fuego	2 Dr.			S
	Le Car	2 Dr.		SS	SS
	Le Car	4 Dr.		SS	SS
	18i	4 Dr.		S	S
	18i	S.W.		S	S
Rolls Royce[1]	Carmargue 2 Dr.	Sp.		L	L
	Corniche Convertible	Sp.		L	L
	Silver Spirit 4 Dr.	Sp.		L	L
	Silver Spur 4 Dr.	Sp.		L	L
Saab[1]	900	2 Dr.		S	S
	900	4 Dr.		S	S
Subaru[1]	DL	2 Dr.		S	S
	DL	4 Dr.		S	S
	DL	S.W.		S	S
	DL 4WD	S.W.		S	S
	Standard	2 Dr.		SS	SS
	Standard 4WD	2 Dr.		SS	SS
Toyota	Celica	2 Dr.	S	S	S
	Celica Supra 2 Dr.	Sp.	SC	SC	SC
	Corolla*	2 Dr.	SS	SS	SS
	Corolla*	4 Dr.	SS	SS	SS
	Corolla*	S.W.	SS	SS	SS
	Corolla Tercel	2 Dr.	S	S	S
	Corolla Tercel	4 Dr.		S	S
	Corona*	4 Dr.	S	S	S
	Corona*	S.W.	S	S	S
	Cressida	4 Dr.	SC	SC	SC
	Cressida	S.W.	SC	SC	SC
	Starlet	2 Dr.		SS	SS
Triumph[1]	TR7	Sp.		SS	
	TR8	Sp.		SS	
Volkswagen	Dasher*	2 Dr.	S		
	Dasher*	4 Dr.	S	S	
	Dasher	S.W.	S	S	
	Jetta*	2 Dr.	SS	SS	SS
	Jetta*	4 Dr.	SS	SS	SS
	Quantum	2 Dr.			S
	Quantum	4 Dr.			S
	Quantum	S.W.			S
	Rabbit*	2 Dr.	SS	SS	SS
	Rabbit*	4 Dr.	SS	SS	SS
	Rabbit Convertible	Sp.	SS	SS	SS

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Volkswagen (cont'd)	Scirocco	2 Dr.	SS	SS	SS
Volvo[1]	242	2 Dr.		SC	SC
	244	4 Dr		SC	SC
	245	S.W.		SC	SC
	262 2 Dr.	Sp.		SC	
	264 4 Dr.	Sp.		SC	SC
	265 S.W.	Sp.		SC	

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	Series Name	Vehicle Type	Size Class	Model Year(s)
Chevrolet	G10 Chevyvan (1/2 T)	Van		80-82
	G10 Sportvan (1/2 T)	Van		80-82
	G20 Chevyvan (3/4 T)	Van		80-82
	G20 Sportvan (3/4 T)	Van		80-82
	Luv	Pickup	Small	80-82
	Luv Long Bed	Pickup	Small	81-82
	S10	Pickup	Small	82
	C10/K10 (1/2 T)	Pickup	Standard	80-82
	C20/K20 (3/4 T)	Pickup	Standard	80-82
	El Camino	Pickup	Standard	80-82
	C10/K10 Blazer (1/2 T)	Util. Veh.	Intermediate	80-82
	C10/K10 Suburban (1/2 T)	Util. Veh.	Large	80-82
	C20/K20 Suburban (3/4 T)	Util. Veh.	Large	80-82
Datsun	King Cab	Pickup	Small	81-82
	Standard Bed	Pickup	Small	80-82
	Stretch	Pickup	Small	80-82

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
Dodge	B150 (1/2 T)[3]	Van		80-82
	B250 (3/4 T)[4]	Van		80-82
	D-50	Pickup	Small	80-82
	Rampage	Pickup	Small	82
	D150/W150 (1/2 T)[3]	Pickup	Standard	80-82
	D250/W250 (3/4 T)[4]	Pickup	Standard	80-82
	AD150/AW150 (1/2 T)[3,5]	Util. Veh.	Intermediate	80-82
Ford	E-100 Club Wagon (1/2 T)	Van		80-82
	E-100 Econoline (1/2 T)	Van		80-82
	E-150 Club Wagon (1/2-3/4T)	Van		80-82
	E-150 Econoline (1/2-3/4T)	Van		80-82
	E-250 Club Wagon (3/4 T)	Van		80-82
	E-250 Econoline (3/4 T)	Van		80-82
	Courier	Pickup	Small	81-82
	Courier Long Bed	Pickup	Small	80-82
	F-100 (1/2 T)	Pickup	Standard	80-82
	F-150 (1/2-3/4 T)	Pickup	Standard	80-82
	F-250 (3/4 T)	Pickup	Standard	80-82
	Bronco	Util. Veh.	Intermediate	80-82
GMC	G1500 Rally Wagon (1/2 T)	Van		80-82
	G1500 Vandura (1/2 T)	Van		80-82
	G2500 Rally Wagon (3/4 T)	Van		80-82
	G2500 Vandura (3/4 T)	Van		80-82
	S15	Pickup	Small	82
	Caballero	Pickup	Standard	80-82
	C1500/K1500 (1/2 T)	Pickup	Standard	80-82
	C2500/K2500 (3/4 T)	Pickup	Standard	80-82
	C1500/K1500 Jimmy (1/2 T)	Util. Veh.	Intermediate	80-82
	C1500/K1500 Suburban (1/2 T)	Util. Veh.	Large	80-82
	C2500/K2500 Suburban (3/4 T)	Util. Veh.	Large	80-82
International Harvester[6]	Terra	Pickup	Standard	80
	Scout Traveltop/Traveler	Util. Veh.	Intermediate	80

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	**Series Name**	**Vehicle Type**	**Size Class**	**Model Year(s)**
Isuzu	Long Bed	Pickup	Small	81-82
	Standard Bed	Pickup	Small	81-82
Jeep	Scrambler	Pickup	Small	81-82
	J10 (1/2 T)	Pickup	Standard	80-82
	J10/J20 (3/4 T)	Pickup	Standard	80-82
	CJ-5	Util. Veh.	Small	80-82
	CJ-7	Util. Veh.	Small	80-82
	Cherokee	Util. Veh.	Intermediate	80-82
	Wagoneer	Util. Veh.	Intermediate	80-82
Mazda	Long Bed	Pickup	Small	80-82
	Standard Bed	Pickup	Small	80-82
Plymouth	PB150 (1/2 T)[3]	Van		80-82
	PB250 (3/4 T)[4]	Van		80-82
	Arrow	Pickup	Small	80-82
	PD150/PW150 (1/2 T)[3,7]	Util. Veh.	Intermediate	80-81
Subaru	Brat	Pickup	Small	80-82
Toyota	Long Bed	Pickup	Small	80-82
	Long Bed (3/4 T)	Pickup	Small	81-82
	Standard Bed	Pickup	Small	80-82
	Land Cruiser	Util. Veh.	Small	80-82
	Land Cruiser S.W.	Util. Veh.	Intermediate	81-82
Volkswagen	Vanagon	Van		80-82
	Rabbit[8]	Pickup	Small	81-82

(See footnotes on page 50)

1980 — 1982 Vehicle Series Designations

Footnotes:

* Precise body style not determinable from VIN for 1980 models.
1 Data for 1980 model year not collected in HLDI system.
2 "Fairmont" series name changed to "Futura" in 1982.
3 Series name used "100" designation in the 1980 model year, i.e., "B100", "PD100/PW100", etc.
4 Series name used "200" designation in the 1980 model year, i.e., "D200/W200", "PD200", etc.
5 "Ramcharger" designation applicable to 1980 model year.
6 Make discontinued after 1980 model year.
7 "Trailduster" designation applicable to 1980 model year.
8 Due to VIN ambiguity, 1980 data is not available.

Passenger Car, Size Class:

SS	*Small Subcompact*, wheelbase less than or equal to 96 inches.
S	*Subcompact*, wheelbase greater than 96 inches and less than or equal to 101 inches.
SC	*Small Compact*, wheelbase greater than 101 inches and less than or equal to 106 inches.
C	*Compact*, wheelbase greater than 106 inches and less than or equal to 111 inches.
L	*Large*, wheelbase greater than 111 inches.

Appendix B
Definitions

Average Loss Payment per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

Collision Coverages — As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount — That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups; less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see *Youthful Operator*).

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Class — There are four vehicle classes, defined as follows:

1. ***Passenger Cars*** — There are four major body style groupings of passenger cars — regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, those cars larger than subcompacts which have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups as follows:

   Small Subcompact — Cars with wheelbases less than or equal to 96 inches.

   Subcompact — Cars with wheelbases greater than 96 inches and less than or equal to 101 inches.

   Small Compact — Cars with wheelbases greater than 101 inches and less than or equal to 106 inches.

   Compact — Cars with wheelbases greater than 106 inches and less than or equal to 111 inches.

   Large — Cars with wheelbases greater than 111 inches.

2. ***Vans*** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear doors. The cargo area is not separated from the passenger area—both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

3. ***Pickups*** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight—small pickups (less than 3,000 pounds) and standard pickups (3,000 pounds or more).

4. ***Utility Vehicles*** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase—small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

List of Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models*, June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models*, September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models*, March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years*, December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years*, December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models*, May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year*, December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years*, December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models*, July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year*, December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models*, June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years*, December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models*, June 1977.

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Automobile Insurance Losses
Collision Coverages

INITIAL RESULTS FOR 1983 MODELS

Research Report HLDI R83-1
July 1983

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Summary

This Highway Loss Data Institute report presents results of the collision coverage loss experience of 1983 model year passenger cars during their first months of availability.

Principal Findings

- The overall claim frequency for all 1983 models compared to all 1982 models decreased by five percent and the average loss payment per claim increased by six percent, resulting in an unchanged average loss payment per insured vehicle year.

- Sports and specialty models had the worst collision coverage loss results and station wagons the best. Generally, four-door models had better results than corresponding two-door models and bigger cars better results than smaller ones.

- There were large variations in the collision coverage loss experience of individual vehicle series, even among cars of the same body style group and size class.

- The relative mix of exposure by car size changed from 1982 to 1983 with large cars increasing their share. The percentage of the total exposure for 1983 large cars compared to corresponding 1982 models increased from 15 to 24 percent and for small subcompacts decreased from 30 to 23 percent.

- Large increases in claim frequencies were noted for 1983 Honda Civics and Accords which were equipped with 2.5 mph bumpers compared to corresponding 1982 models with 5 mph bumpers.*

*Detailed comparisons of 1982 and 1983 Honda models and similar-sized cars are presented in *Collision Loss Bulletin* Vol. 6, No. 1, July 1983.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from highway crashes and especially with the ways such losses vary among different kinds of vehicles.

This report summarizes the collision coverage loss experience of 1983 model year private passenger cars during their initial period of exposure—October 1982 through March 1983. It is based on collision coverage and loss data supplied by eleven insurers: Aetna, Allstate, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, State Farm, Travelers, and USAA.

Descriptions of the sources and nature of the data used are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C. A complete list of the vehicle series designations by make and size class appears in Appendix D.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing vehicle-related damage to people and property, and also provide the public with information relating to the differences in the crash damage produced by different kinds of vehicles.

Results and Discussion

Comparison of 1982 and 1983 Model Year Results

Table 1 compares the overall claim frequency, average loss payment per claim, and average loss payment per insured vehicle year for 1983 models during their initial exposure period with the corresponding results for 1982 models during the same calendar period and one year earlier. The two sets of results for 1982 models are given in an attempt to isolate changes due to model year differences from changes due to differences in the calendar periods and in the age of the vehicles.

The results shown in Table 1 and all subsequent results were standardized to remove effects due to differences in the mix of operator age group and deductible amounts among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two non-vehicle factors ensures that their mix is the same for each result. It should be noted, however, that other non-vehicle factors could vary among different vehicles, and that any effects resulting from such factors have not necessarily been eliminated from the results presented in this report. It should also be noted that, beginning with this report, the standardization procedure used new weighting factors which more closely approximate the actual distribution of exposure among deductible and driver-age groups. The second set of 1982 model year results in Table 1 was also separately adjusted to ensure that the contribution of exposure from each month was comparable to that on which the initial results for 1983 models were based. The standardization and adjustment procedures are described in detail in Appendix B. Additional discussion of HLDI's standardization methods is given in *The Highway Loss Data Institute, Identifying and Comparing the Injury and Other Loss Experience of Motor Vehicles*, Highway Loss Data Institute, Washington, D.C., 1981, pp. 23-29.

Comparisons of the overall results for 1982 and 1983 models during the same calendar period — October 1982 through March 1983 — show that for the 1983 models the frequency of collision claims decreased by five percent and the average loss payment per claim increased by six percent. This resulted in no change in the average loss payment per insured vehicle year.

TABLE 1
Collision Coverage Loss Experience
1983 Models Compared With 1982 Models

Loss Category	1982 Models		1983 Models	Percentage Change (2) ⟶ (3)
	10/81-3/82 (1)	10/82-3/83 (2)	10/82-3/83 (3)	
Claim Frequency Per 100 Insured Vehicle Years	10.1	9.3	8.8	−5
Average Loss Payment Per Claim	$1,382	$1,361	$1,449	+6
Average Loss Payment Per Insured Vehicle Year	$ 140	$ 127	$ 127	0

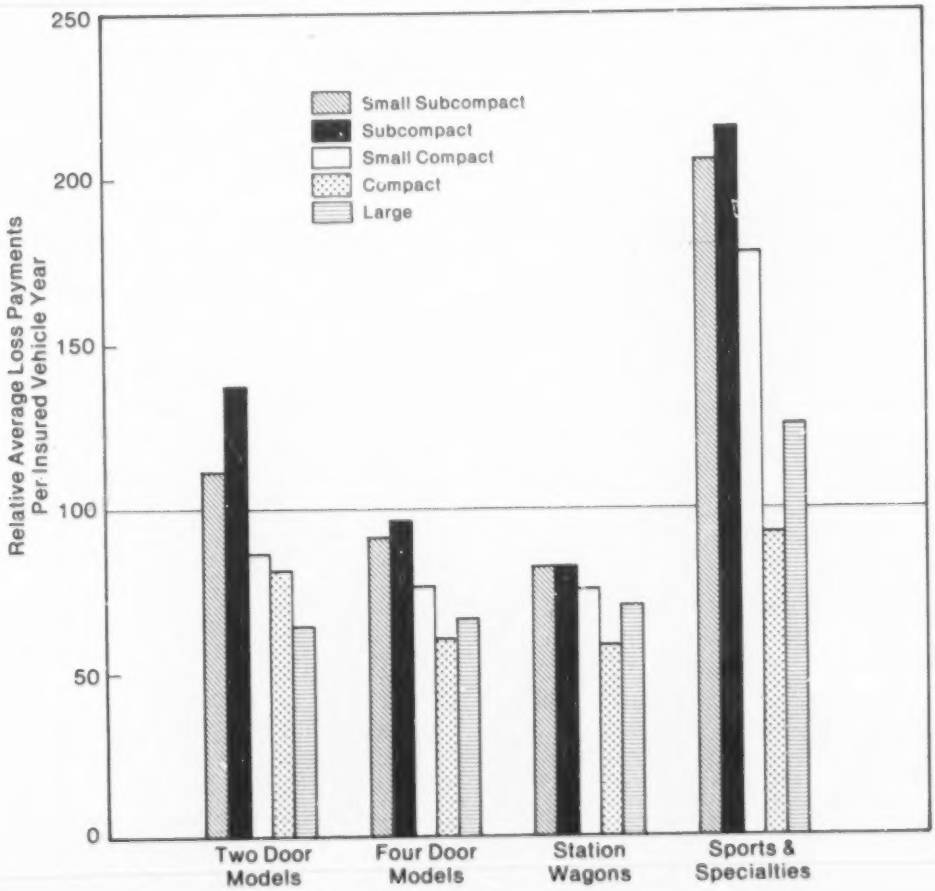
The relative mix of exposure by car size changed from 1982 to 1983 with large cars increasing their share. The percentage of the total exposure for 1983 large cars compared to corresponding 1982 models increased from 15 to 24 percent and for small subcompacts decreased from 30 to 23 percent. This shift to larger cars contributed in part to the overall decline in claim frequencies for 1983 models.

Comparison of Results for Body Style Groups and Car Size Subgroups - 1983 Models

Figure 1 shows the average loss payments per insured vehicle year for 1983 models by body style group and car size subgroup. These results are presented relative to the result for all 1983 models combined, with the value 100 representing the overall average loss payment per insured vehicle year of $127. Thus, for example, the relative average loss payment per insured vehicle year of 111 for small subcompact two-door models indicates a result which is 11 percent above the all-vehicle result, or $141. Detailed relative results for individual models are presented in Table 2.

Figure 1 shows that small sports and specialty models had average loss payments per insured vehicle year which far exceeded the all-vehicle average. The small two-door models also had higher than average results. There was a general pattern of improved results with increasing car size within each of the body style groups. Generally, station wagons had the lowest average loss payments per insured vehicle year in each car size category and four-door models had better results than two-door models.

FIGURE 1
Relative Average Loss Payments
Per Insured Vehicle Year
Collision Coverages — 1983 Model Year Passenger Cars



Comparison of Results for Individual Series - 1983 Models

Detailed relative collision coverage loss results for 1983 models are summarized in Table 2. Results are presented for each body style-car size group and for those individual series for which there were at least 1,000 insured vehicle years of exposure. Additional results for more individual series will be reported subsequently; 49 vehicle series, out of a total of more than 200 contained in the HLDI data base for 1983 models, had accumulated sufficient exposure to meet the reporting threshold. In general, the greater the exposure associated with a result, the more confidence can be placed in it.

The individual vehicle series in Table 2 are listed within each body style and car size group in ascending sequence of the relative average loss payment per insured vehicle year. As has been true with other HLDI model year results, there were large variations in loss experience among the individual cars.

The cars with the lowest relative average loss payments per insured vehicle year were the four-door Mercury Grand Marquis (48) and four-door Oldsmobile 98 (50). The BMW 320i, Audi 5000, Mazda RX-7, and Chevrolet Camaro all had average loss payments per insured vehicle year which were at least double the all-car result.

Cars with the lowest relative claim frequencies were the four-door Mercury Grand Marquis (59) and four-door Ford Escort (61) and those with the highest claim frequencies were the Audi 5000 (178) and Mazda RX-7 (161).

Cars with the lowest average loss payments per claim were the two-door Toyota Corolla Tercel (64) and four-door Oldsmobile 98 (66). The BMW 320i (171) and Cadillac Eldorado (158) had the highest average loss payments per claim.

The 1983 two-door and four-door models of the Honda Civic and Honda Accord all had collision claim frequency results which exceeded the results for their respective size and body style groups. This represents a substantial deterioration from previous years' results for these models. It is probable that the weaker 2.5 mph bumpers used on the 1983 Hondas instead of the 5 mph bumpers on previous model years were responsible for these increases in claim frequency results.

TABLE 2
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
ALL	**ALL**	**143379**	**100 = 8.8**	**100 = $1449**	**100 = $127**
TWO DOOR MODELS					
Small Subcompact		**16797**	**118**	**94**	**111**
Toyota	Corolla Tercel	1933	108	64	69
Chevrolet	Chevette	1130	93	80	75
Ford	Escort	2332	96	94	91
Nissan	Sentra	2824	113	94	106
Honda	Civic	2160	130	90	117
Nissan	Pulsar	1102	137	101	139
Toyota	Corolla	2371	143	106	151
Subcompact		**12417**	**126**	**108**	**137**
Honda	Accord	2248	133	90	120
Renault	Alliance	1386	126	107	135
Toyota	Celica	3058	137	107	148
Ford	Mustang	1245	112	142	159
Small Compact		**4355**	**100**	**87**	**86**
Chevrolet	Cavalier	1155	109	88	96
Compact		**7445**	**83**	**97**	**81**
Buick	Regal	3264	81	89	72
Oldsmobile	Cutlass	4181	85	102	87
Large		**3737**	**75**	**85**	**64**
Oldsmobile	Delta 88	1699	71	73	52

(See footnotes on page 8)

TABLE 2
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
FOUR DOOR MODELS					
Small Subcompact		**7642**	**108**	**84**	**91**
Ford	Escort	1030	61	92	57
Toyota	Corolla Tercel	1359	91	84	76
Honda	Civic	1410	134	77	103
Nissan	Sentra	1134	115	92	106
Toyota	Corolla	1247	128	86	110
Subcompact		**13437**	**106**	**91**	**96**
Nissan	Stanza	1033	101	71	72
Honda	Accord	4094	109	92	100
Chevrolet	Chevette	1152	125	83	103
Renault	Alliance	2453	118	94	110
Small Compact		**15920**	**85**	**90**	**76**
Oldsmobile	Ciera	2204	71	78	55
Buick	Skylark	1000	94	71	67
Chevrolet	Cavalier	1083	102	72	74
Ford	LTD	1145	82	123	102
Datsun	810	1414	113	95	107
Compact		**4572**	**76**	**80**	**60**
Oldsmobile	Cutlass	1464	80	70	56
Buick	Regal	1012	80	84	67
Large		**17820**	**74**	**89**	**66**
Mercury	Grand Marquis	1649	59	83	48
Oldsmobile	Ninety Eight	2803	76	66	50
Buick	Le Sabre	2005	65	81	53
Oldsmobile	Delta 88	3246	75	84	63
Buick	Electra	1492	85	77	66
Chevrolet	Caprice	2161	76	99	75
Chrysler	New Yorker 5th Ave	2255	77	146	112

(See footnotes on page 8)

TABLE 2
Insurance Losses, Collision Coverages
1983 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
STATION WAGONS					
Small Subcompact		**4982**	**91**	**90**	**82**
Ford	Escort	1286	83	81	68
Subcompact		**2184**	**97**	**84**	**82**
Small Compact		**2398**	**91**	**83**	**75**
Compact		**2354**	**78**	**74**	**58**
Large		**2012**	**81**	**86**	**70**
SPORTS & SPECIALTY					
Small Subcompact		**3206**	**151**	**135**	**205**
Mazda	RX-7	1730	161	128	206
Subcompact		**4422**	**148**	**146**	**215**
Chevrolet	Camaro	1546	154	130	200
BMW	320I	1682	146	171	249
Small Compact		**2552**	**136**	**130**	**177**
Audi	5000	1077	178	117	208
Compact		**4319**	**92**	**100**	**92**
Chevrolet	Monte Carlo	1738	86	98	84
Pontiac	Grand Prix	1360	98	93	91
Large		**10808**	**93**	**134**	**125**
Cadillac	De Ville 2D	1634	83	89	73
Cadillac	De Ville 4D	1630	94	81	77
Buick	Riviera	1285	89	116	103
Cadillac	Eldorado	1545	93	158	148

Footnotes for Table 2:

Results are Standardized to the Distribution:

Deductible	Youthful Operator	No Youthful Operator
$<$ \$150	5%	50%
$\geq$ \$150	5%	40%

Series are ranked within group & subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Appendix A

Sources and Nature of Data

Both policy and claim related collision coverage data for 1983 model year vehicles in the calendar period October 1982 through March 1983 were used in the preparation of this report. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. Only payments for damage to insured automobiles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. The calendar periods reflected in the data used from each company are summarized below.

Company	Calendar Period
Aetna	October 1982 - February 1983
Allstate	October 1982 - March 1983
GEICO	October 1982 - February 1983
Kemper	October 1982 - February 1983
Liberty Mutual	October 1982 - February 1983
Nationwide	October 1982 - February 1983
Prudential	October 1982 - February 1983
Safeco	October 1982 - February 1983
State Farm	October 1982 - March 1983
Travelers	October 1982 - January 1983
USAA	October 1982 - February 1983

Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)*
- Deductible Amount*
- Rated Driver Characteristics*
- Rate and Nature of Relevant Changes in Coverage

Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the initiation of the claim, and/or the corresponding payment. Claim data used in the report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

*See Appendix C for definitions.

Appendix B

Method of Data Analysis

Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new automobiles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The very specific vehicle types for which results are presented in this report were derived from the VINs of the individual automobiles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report the vehicle characteristics of primary concern were make, series, and vehicle size class (Appendix D). The use of VINs also permits analyses of other very specific vehicle characteristics, such as horsepower, body style, etc.

Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible amount and operator age group, a, b, c, d, shown below:

Deductible Amount	Youthful Operator*	No Youthful Operator*
$< \$150$	a	b
$\geq \$150$	c	d

Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown above.

*See Appendix C for definitions.

Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated as a single claim and/or single payment in the calculation of average loss payment.

Average loss payments were also obtained for each combination of deductible amount and operator age group.

Average Loss Payment per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 100 insured vehicle years by the average loss payment, and dividing the result by 100.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

Standardization

It is well known that loss experience can vary substantially in relation to certain non-vehicle factors. Two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, less than $150 and greater than or equal to $150, also vary. For example, average loss payments for the higher deductibles are greater than those for the lower deductibles. Again, if compared vehicles have different proportions of lower deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two non-vehicle factors in the standardized results. In this procedure, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table on page 12. Since the same weights were always used, the effects due to the non-vehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions within each deductible group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in vital health statistics.* The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

*For example, see Armitage, P. *Statistical Methods in Medical Research*, Wiley, New York (1971).

Standardization Weights

Deductible Amount	Operator Age Group		
	Youthful Operator	NoYouthful Operator	Combined
< $150	0.05	0.50	0.55
≥ $150	0.05	0.40	0.45
Combined	0.10	0.90	1.00

Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

Deductibie Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
< $150	X_{11}	X_{12}	$X_{1.}$
≥ $150	X_{21}	X_{22}	$X_{2.}$
Combined	$X_{.1}$	$X_{.2}$	$X_{..}$

where,

X_{ij} represents a computed claim frequency for a particular vehicle series,

and,

$i =$ 1 for deductibles < $150 and 2 for deductibles ≥ $150,

$j =$ 1 for youthful operator group and 2 for no youthful operato; group,

$X_{.j}$ represents the computed claim frequency for all deductibles combined,

$X_{i.}$ represents the computed claim frequency for both operator age groups combined,

and,

$X_{..}$ represents the computed claim frequency for all deductibles and both age groups combined.

Now, if weights are defined as follows:

Deductible Amount	Operator Age Group		
	Youthful Operator	No Youthful Operator	Combined
< $150	W_{11}	W_{12}	$W_{11} + W_{12}$
≥ $150	W_{21}	W_{22}	$W_{21} + W_{22}$
Combined	$W_{11} + W_{21}$	$W_{12} + W_{22}$	1

where $$W_{11} + W_{21} + W_{12} + W_{22} = 1$$

then the standardized claim frequency for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

and, if A_{ij} represents the computed average loss payment per claim for a particular vehicle series, then the standardized average loss payment per claim is:

$$\frac{W_{11}X_{11}A_{11} + W_{21}X_{21}A_{21} + W_{12}X_{12}A_{12} + W_{22}X_{22}A_{22}}{W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized claim frequency for youthful operators, for example, would be:

$$(W_{11} + W_{12})X_{11} + (W_{21} + W_{22})X_{21}$$

and the standardized claim frequency for deductibles greater than or equal to $150 would be:

$$(W_{11} + W_{21})X_{21} + (W_{12} + W_{22})X_{22}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible groups or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

Example

For the 1983 two-door Oldsmobile Cutlass, the four claim frequencies were:

$X_{11} = 12.6$ $X_{12} = 7.7$ $X_{21} = 10.0$ $X_{22} = 6.2$

and the weights were:

$W_{11} = 0.05$ $W_{12} = 0.50$ $W_{21} = 0.05$ $W_{22} = 0.40$

The standardized claim frequency was:

$$(0.05)(12.6) + (0.50)(7.7) + (0.05)(10.0) + (0.40)(6.2) = 7.5$$

Monthly Exposure Adjustment

To compare the results from new model year cars during their initial period of availability with the corresponding results from the previous model year's cars, it is necessary to adjust the latter results because of differences in the mix of exposure by month which contribute to that result. For 1983 models, exposure in each successive month increases as more of the new model cars are sold, and therefore there is more exposure from the later months than from the earlier months. For this same time period, nearly all of the 1982 cars are on the road so that exposure in each month is essentially the same.

The effects of this can be removed by standardizing the monthly proportions of exposure in the results for the two model years. In the adjustment employed, results for the 1982 models were adjusted to have the monthly mix of exposure corresponding to the 1983 models, as shown in the following table.

Monthly Adjustment Weights

Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
.03	.07	14	.22	.27	.27

Using these weights, weighted averages of standardized monthly claim frequency and average loss payment per claim results were computed for 1982 model year cars. The results thus obtained are both standardized and adjusted for monthly exposure differences.

An assumption made in computing a standardized and adjusted result is that exposure in each month is independent of the factors deductible amount and operator age group. This assumption is valid because the distributions of exposure by deductible amount and operator age group are approximately the same for each month.

*See Appendix C for definitions.

Appendix C

Definitions

Average Loss Payment per Claim - The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year - For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 100; expressed as dollars per insured vehicle year. It should be noted that this definition differs from the commonly used insurance term, *pure premium*, but yields similar results.

Claim Frequency - The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per 100 insured vehicle years.

Collision Coverages - As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

Deductible Amount - That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups: less than $150 (mainly $50 and $100 deductibles) and greater than or equal to $150 (mainly $200 and $250 deductibles).

Exposure - The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment - That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

Operator Age Group - The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see Youthful Operator).

Rated Driver - The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Vehicle Identification Number (VIN) - A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a 10-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Classifications - There are four major body style groupings of passenger cars - regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, those cars larger than subcompacts which have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups as follows:

> ***Small Subcompact*** - Vehicles with wheelbases less than or equal to 96 inches
>
> ***Subcompact*** - Vehicles with wheelbases greater than 96 inches and less than or equal to 101 inches
>
> ***Small Compact*** - Vehicles with wheelbases greater than 101 inches and less than or equal to 106 inches
>
> ***Compact*** - Vehicles with wheelbases greater than 106 inches and less than or equal to 111 inches
>
> ***Large*** - Vehicles with wheelbases greater than 111 inches

Vehicle Series - A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator - For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

Appendix D
1983 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Alfa Romeo	Small Subcompact	GTV6 2 Dr.	Sp.	94.5	
		Spider Veloce 2 Dr.	Sp.	88.6	Roadster
American	Small Subcompact	Spirit Liftback	2 Dr.	96.0	DL, GT
	Subcompact	Eagle 50 Liftback	2 Dr.	97.2	SX/4, SX/4 DL
	Compact	Concord	4 Dr.	108.0	DL
		Concord	S.W.	108.0	DL, Limited
		Eagle 30	4 Dr.	109.3	DL
		Eagle 30	S.W.	109.3	DL, Limited
Aston Martin	Small Compact	Saloon 2 Dr.	Sp.	102.8	
		Volante Conv	Sp.	102.8	
	Large	Lagonda 2 Dr.	Sp.	115.0	
Audi	Subcompact	4000	2 Dr.	99.8	C
		4000	4 Dr.	99.8	S
		Quattro 2 Dr.	Sp.	99.5	
	Small Compact	5000 4 Dr.	Sp.	105.5	S, T
Avanti	Compact	Avanti II 2 Dr.	Sp.	109.0	
Bentley	Large	Corniche Conv	Sp.	119.5	
		Mulsanne 4 Dr.	Sp.	120.5	
		Mulsanne-L 4 Dr.	Sp.	124.0	Custom Limited, T Type
BMW	Subcompact	320 I 2 Dr.	Sp.	100.9	
	Small Compact	528 E 4 Dr.	Sp.	103.3	
		533 I 4 Dr.	Sp.	103.3	
		633 CSI 2 Dr.	Sp.	103.5	
	Compact	733 I 4 Dr.	Sp.	110.0	
Buick	Small Compact	Century	2 Dr.	104.9	Custom, Limited, T Type
		Century	4 Dr.	104.9	Custom, Limited, T Type
		Skyhawk	2 Dr.	101.2	Custom, Limited, T Type
		Skyhawk	4 Dr.	101.2	Custom, Limited
		Skyhawk	S.W.	101.2	Custom, Limited
		Skylark	2 Dr.	104.9	Custom, Limited, T Type
		Skylark	4 Dr.	104.9	Custom, Limited

(See footnotes on page 22)

1983 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Buick (cont'd)	Compact	Regal	2 Dr.	108.1	Limited, T Type
		Regal	4 Dr.	108.1	Limited
		Regal	S.W.	108.1	Estate
	Large	Electra	2 Dr.	118.9	Limited, Park Avenue
		Electra	4 Dr.	118.9	Limited, Park Avenue
		Electra	S.W.	115.9	Estate
		Lesabre	2 Dr.	115.9	Custom, Limited
		Lesabre	4 Dr.	115.9	Custom, Limited
		Lesabre	S.W.	115.9	Estate
		Riviera Conv.	Sp.	114.0	
		Riviera 2 Dr.	Sp.	114.0	T Type
Cadillac	Small Compact	Cimarron 4 Dr.	Sp.	101.2	
	Large	Brougham 2 Dr.	Sp.	121.5	
		Brougham 4 Dr.	Sp.	121.5	
		Deville 2 Dr.	Sp.	121.5	
		Deville 4 Dr.	Sp.	121.5	
		Eldorado 2 Dr.	Sp.	114.0	
		Fleetwood 4 Dr.	Sp.	144.5	Limousine, Formal Limousine
		Seville 4 Dr.	Sp.	114.0	
Chevrolet	Small Subcompact	Chevette	2 Dr.	94.3	Scooter
	Subcompact	Camaro 2 Dr.	Sp.	101.0	Berlinetta, Z28
		Chevette	4 Dr.	97.3	Scooter
	Small Compact	Cavalier	2 Dr.	101.2	CS
		Cavalier	4 Dr.	101.2	CS
		Cavalier	S.W.	101.2	CS
		Cavalier Conv.	Sp.	101.2	CL
		Celebrity	2 Dr.	104.9	
		Celebrity	4 Dr.	104.9	
		Citation	2 Dr.	104.9	X11
		Citation	4 Dr.	104.9	
	Compact	Malibu	4 Dr.	108.1	
		Malibu	S.W.	108.1	
		Monte Carlo 2 Dr.	Sp.	108.1	
	Large	Caprice	4 Dr.	116.0	Classic
		Caprice	S.W.	116.0	Classic
		Impala	4 Dr.	116.0	
Chrysler	Subcompact	Le Baron	2 Dr.	100.1	
		Le Baron	4 Dr.	100.1	
		Le Baron	S.W.	100.1	Town & Country
		Le Baron Conv.	Sp.	100.1	
	Small Compact	E Class	4 Dr.	103.1	
		New Yorker	4 Dr.	103.1	

(See footnotes on page 22)

1983 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Chrysler (cont'd)	Large	Cordoba 2 Dr.	Sp.	112.7	
		Executive Sedan	Sp.	124.0	
		Imperial 2 Dr.	Sp.	112.7	
		New Yorker 5th Ave.	4 Dr.	112.7	5th Ave. Edition
Datsun/Nissan	Small Subcompact	Pulsar	2 Dr.	95.0	NX, Deluxe
		Pulsar	4 Dr.	95.0	NX, Deluxe
		Sentra	2 Dr.	94.5	XE, Deluxe
		Sentra	4 Dr.	94.5	XE, Deluxe
		Sentra	S.W.	94.5	Deluxe
		200 SX	2 Dr.	94.5	Deluxe, SL
		280 ZX 2 Dr.	Sp.	91.3	
	Subcompact	Stanza	2 Dr.	97.2	Deluxe, XE
		Stanza	4 Dr.	97.2	Deluxe, XE
		280 ZX 2+2 2 Dr.	Sp.	99.2	
	Small Compact	810 Maxima	4 Dr.	103.4	GL
		810 Maxima	S.W.	103.4	GL
Dodge	Subcompact	Aries	2 Dr.	100.1	Special Edition
		Aries	4 Dr.	100.1	Special Edition
		Aries	S.W.	100.1	Custom, SE
		Omni	4 Dr.	99.1	Custom
		Omni/Charger	2 Dr.	96.6	2.2
		Shelby Charger	2 Dr.	96.6	
		400	2 Dr.	100.1	
		400	4 Dr.	100.1	
		400 Conv.	Sp.	100.1	
	Small Compact	600	4 Dr.	103.1	ES
	Large	Diplomat	4 Dr.	112.7	Medallion, Salon
		Mirada 2 Dr.	Sp.	112.7	
Dodge/ Mitsubishi	Small Subcompact	Colt	2 Dr.	90.6	Custom, Deluxe
		Colt	4 Dr.	93.7	Custom
	Subcompact	Challenger	2 Dr.	99.6	
Ferrari	Small Subcompact	308 GTB Quattrovalvole	Sp.	92.1	
		308 GTBI	Sp.	92.1	
		308 GTS Quattrovalvole	Sp.	92.1	
		308 GTSI	Sp.	92.1	
	Small Compact	Mondial Quattrovalvole	Sp.	104.3	
		Mondial 8	Sp.	104.3	
Fiat	Small Subcompact	Spider 2000 2 Dr.	Sp.	89.7	Special, Luxury, Comfort Luxury, Super
		X 1/9 2 Dr.	Sp.	86.7	Special, Luxury, Comfort Luxury, Super

(See footnotes on page 22)

1983 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Ford	Small Subcompact	Escort	2 Dr.	94.2	GT, L, GLX, GL
		Escort	4 Dr.	94.2	L, GLX, GL
		Escort	S.W.	94.2	L, GLX, GL
		EXP 2 Dr.	Sp.	94.0	
	Subcompact	Mustang	2 Dr.	100.4	L, GL, GLX, GT
		Mustang Conv.	Sp.	100.4	GLX
	Small Compact	Fairmont Futura	2 Dr.	105.5	Futura, Futura S
		Fairmont Futura	4 Dr.	105.5	Futura, Futura S
		LTD	4 Dr.	105.5	Brougham
		LTD	S.W.	105.5	Squire
		Thunderbird 2 Dr.	Sp.	104.0	Heritage, Turbo Coupe
	Large	Ford LTD	2 Dr.	114.3	Crown Victoria
		Ford LTD	4 Dr.	114.3	Crown Victoria, Crown Victoria S
		Ford LTD	S.W.	114.3	Country Squire, Crown Victoria, Crown Victoria S
Honda	Small Subcompact	Civic	2 Dr.	88.6	DX, FE, S
		Civic	4 Dr.	91.3	
		Civic	S.W.	91.3	
	Subcompact	Accord	2 Dr.	96.5	LX
		Accord	4 Dr.	96.5	Special Edition
		Prelude 2 Dr.	Sp.	97.7	
Isuzu	Small Subcompact	T-Car/I-Mark	2 Dr.	94.3	Deluxe, LS
		T-Car/I-Mark	4 Dr.	94.3	Deluxe, LS
	Subcompact	Impulse	Sp.	96.1	
Jaguar	Small Compact	XJS 2 Dr.	Sp.	102.0	
	Large	XJ6 4 Dr.	Sp.	113.0	VIP
Lincoln	Compact	Continental 4 Dr.	Sp.	108.6	
	Large	Town Car 4 Dr.	Sp.	117.3	
		Mark VI 2 Dr.	Sp.	114.3	
		Mark VI 4 Dr.	Sp.	117.3	
Lotus	Small Subcompact	Esprit Turbo 2 Dr.	Sp.	96.0	
Mazda	Small Subcompact	GLC	2 Dr.	93.1	Custom, L
		GLC	4 Dr.	93.1	Custom, L
		GLC	S.W.	91.1	Custom
		RX-7 2 Dr.	Sp.	95.3	S,GS, GSL
	Subcompact	626	2 Dr.	98.8	Deluxe, Luxury
		626	4 Dr.	98.8	Deluxe, Luxury

(See footnotes on page 22)

1983 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Mercedes Benz	Subcompact	380 SL 2 Dr.	Sp.	96.9	Roadster
	Compact	240 D 4 Dr.	Sp.	110.0	
		300 CD 2 Dr.	Sp.	106.7	
		300 D 4 Dr.	Sp.	110.0	
		300 TD S.W	Sp.	110.0	
	Large	300 SD 4 Dr.	Sp.	115.6	
		380 SEC 2 Dr.	Sp.	112.2	
		380 SEL 4 Dr.	Sp.	121.1	
Mercury	Small Subcompact	LN7 2 Dr.	Sp.	94.2	RS
		Lynx	2 Dr.	94.2	L, GS, LS, RS
		Lynx	4 Dr.	94.2	L, GS, LS
		Lynx	S.W.	94.2	L, GS, LS
	Subcompact	Capri	2 Dr.	100.4	L, GS, RS
	Small Compact	Cougar XR7 2 Dr.	Sp.	103.8	LS
		Marquis	4 Dr.	105.5	Brougham
		Marquis	S.W.	105.5	
		Zephyr	4 Dr.	105.5	GS
		Zephyr	2 Dr.	105.5	Z-7, GS
	Large	Grand Marquis	2 Dr.	114.3	LS
		Grand Marquis	4 Dr.	114.3	LS
		Grand Marquis	S.W.	114.3	Colony Park
Mitsubishi	Small Subcompact	Starion	Sp.	95.9	High/Prem.(L/LS)
	Subcompact	Cordia	2 Dr.	96.3	Medium, High/Prem.(L/LS)
		Tredia	4 Dr.	96.3	Medium, High/Prem.(L/LS)
Oldsmobile	Small Compact	Ciera	2 Dr.	104.9	LS, Brougham
		Ciera	4 Dr.	104.9	LS, Brougham
		Firenza	2 Dr.	101.2	SX, S
		Firenza	4 Dr.	101.2	LX
		Firenza	S.W.	101.2	LX
		Omega	2 Dr.	104.9	Brougham
		Omega	4 Dr.	104.9	Brougham
	Compact	Cutlass	2 Dr.	108.1	Cutlass Supreme, Calais, Supreme Brougham
		Cutlass	4 Dr.	108.1	Cutlass Supreme, Supreme Brougham
		Cutlass	S.W.	108.1	Cruiser
	Large	Custom Cruiser	S.W.	115.3	
		Delta-88	2 Dr.	115.9	Royale, Royale Brougham
		Delta-88	4 Dr.	115.9	Royale, Royale Brougham
		Toronado 2 Dr.	Sp.	114.0	Brougham
		98	2 Dr.	119.0	Regence
		98	4 Dr.	119.0	Regence, Regency Brougham

(See footnotes on page 22)

1983 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Peugeot	Compact	505	4 Dr.	107.9	S, STI
		604 4 Dr.	Sp.	110.2	
	Large	504	S.W.	114.0	
Plymouth	Subcompact	Horizon/Turismo	2 Dr.	96.6	2.2
		Horizon	4 Dr.	99.1	Custom
		Reliant	2 Dr.	100.1	Special Edition
		Reliant	4 Dr.	100.1	Special Edition
		Reliant	S.W.	100.1	Custom, Special Edition
	Large	Gran Fury	4 Dr.	112.7	Salon
Plymouth/ Mitsubishi	Small Subcompact	Colt	2 Dr.	90.6	Custom, Deluxe
		Colt	4 Dr.	93.7	Custom
	Subcompact	Sapporo	2 Dr.	99.6	
Pontiac	Small Subcompact	1000	2 Dr.	94.3	
	Subcompact	Firebird 2 Dr.	Sp.	101.0	Trans/AM, SE, Daytona 500
		1000	4 Dr.	97.3	
	Small Compact	2000	2 Dr.	101.2	LE, SE
		2000	4 Dr.	101.2	LE
		2000	S.W.	101.2	LE
		2000 Conv.	Sp.	101.2	Sunbird
		Phoenix	2 Dr.	104.9	SJ, LJ
		Phoenix	4 Dr.	104.9	SJ, LJ
		6000	2 Dr.	104.8	LE
		6000	4 Dr.	104.8	LE, STE
	Compact	Bonneville	4 Dr.	108.1	Brougham
		Bonneville	S.W.	108.1	
		Grand Prix 2 Dr.	Sp.	108.1	Brougham, LJ
Porsche	Small Subcompact	911 Coupe	Sp.	89.4	Targa
		944 Coupe	Sp.	94.5	
	Subcompact	928 Coupe	Sp.	98.4	
Renault	Small Subcompact	Le Car	2 Dr.	95.2	Deluxe
		Le Car	4 Dr.	95.2	Deluxe
	Subcompact	Alliance	2 Dr.	97.8	L, DL
		Alliance	4 Dr.	97.8	L, DL, Limited
		Fuego 2 Dr.	Sp.	96.1	Deluxe
		18I	4 Dr.	96.1	Deluxe
		18I	S.W.	96.1	Deluxe

(See footnotes on page 22)

1983 Vehicle Series Designations

Make Name	Vehicle Size Class	Series Name	Body Style	Wheel Base	Models Included
Rolls Royce	Large	Camargue 2 Dr.	Sp.	120.1	
		Corniche Conv.	Sp.	119.5	
		Silver Spirit 4 Dr.	Sp.	120.5	
		Silver Spur 4 Dr.	Sp.	124.0	
Saab	Subcompact	Saab 900	2 Dr.	99.1	S, Turbo
		Saab 900	4 Dr.	99.1	S, Turbo
Subaru	Small Subcompact	Hatchback	2 Dr.	93.7	STD DL, GL
		Hatchback 4WD	2 Dr.	93.3	STD GL
	Subcompact	Hardtop	2 Dr.	96.9	DL, GL
		Sedan	4 Dr.	96.9	DL, GL
		Station Wagon	S.W.	96.7	DL, GL
		Wagon 4WD	S.W.	96.3	DL, GL, GL Turbo
Toyota	Small Subcompact	Corolla	2 Dr.	94.5	Deluxe, SR5
		Corolla	4 Dr.	94.5	Deluxe
		Corolla	S.W.	94.5	Deluxe
		Tercel	2 Dr.	95.7	Deluxe, SR5
		Tercel	4 Dr.	95.7	Deluxe
		Tercel 4WD	S.W.	95.7	Deluxe, SR5
		Starlet	2 Dr.	90.6	
	Subcompact	Celica	2 Dr.	98.4	ST, GT, GT-S
	Small Compact	Celica Supra 2 Dr.	Sp.	103.0	
		Cressida	4 Dr.	104.1	Lux.
		Cressida	S.W.	104.1	Lux.
		Camry	4 Dr.	102.4	Deluxe, Lux. Edn
Volkswagen	Small Subcompact	Jetta	2 Dr.	94.5	LS
		Jetta	4 Dr.	94.5	LS
		Rabbit	2 Dr.	94.5	L, LS, GL, GTI
		Rabbit	4 Dr.	94.5	L, LS, GL
		Rabbit Conv.	Sp.	94.5	
		Scirocco	2 Dr.	94.5	
	Subcompact	Quantum	2 Dr.	100.4	GL
		Quantum	4 Dr.	100.4	GL
		Quantum	S.W.	100.4	GL
Volvo	Small Compact	242	2 Dr.	104.3	DL, GLT
		244	4 Dr.	104.3	DL, GL, GTL
		245	S.W.	104.3	DL, GL, GLT
	Compact	760 4 Dr.	Sp.	109.1	GLE

Footnotes

Sp. - Sports or Specialty
S.W. - Station Wagon

List of Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models*, June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models*, September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models*, March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years*, December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years*, December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models*, May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year*, December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years*, December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models*, July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year*, December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models*, June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years*, December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models*, June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years*, December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models*, June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years*, January 1979.

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models*, June 1979.

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